

# 2023 Trends in Patient Payment Communications

An Analysis of Evolving Patient Preferences and Their Impact on Revenue Cycle Management

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# Introduction

Effective communication requires effective teams and technology, and according to their patients, some healthcare providers know this better than others. Well-informed patients are essential for delivering not only the highest quality of care, but also the smoothest possible billing experience. A provider's communication and billing strategy has a direct link to patient satisfaction, loyalty, and revenue cycle management.

The 2023 Trends in Patient Payment Communications report examines the latest trends and preferences in healthcare communication, billing, and payment experiences from the patient's perspective, and examines how these preferences have changed year over year.

The data found in this report is from a survey conducted in the spring of 2023 by Salucro Healthcare Solutions, and analyzes survey responses from over 1,000 U.S. healthcare consumers. This report will provide data and insights for healthcare revenue cycle teams looking to optimize their patient engagement strategies and improve financial outcomes.

Salucro is committed to understanding and addressing the evolving needs and preferences of patients to help providers deliver a best-in-class patient financial experience.

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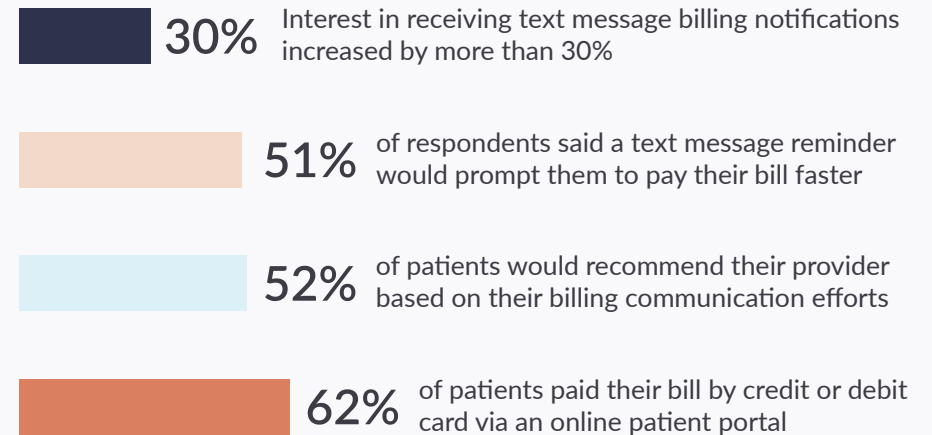
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# Key Takeaways & Trends

Patients increasingly prefer digital communication channels for billing and payment notifications. Email remains the most popular digital method, but the use of text messaging as a preferred payment reminder method has seen significant growth, indicating a shift towards more immediate, mobile-friendly communication.

The importance of personalization and frequency of communication has risen, and the ability to choose a preferred communication channel continues to play an important role in the revenue cycle. Patients' expectations for a user-friendly, secure, and efficient payment experience remain consistently high, with 62% of respondents preferring to pay via an online patient portal.

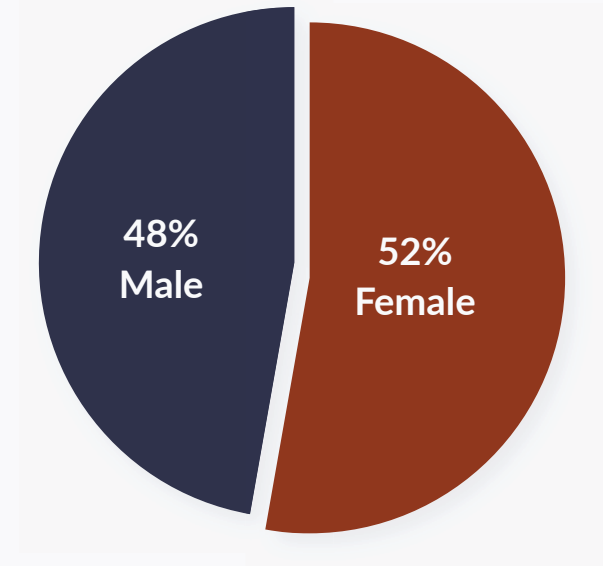
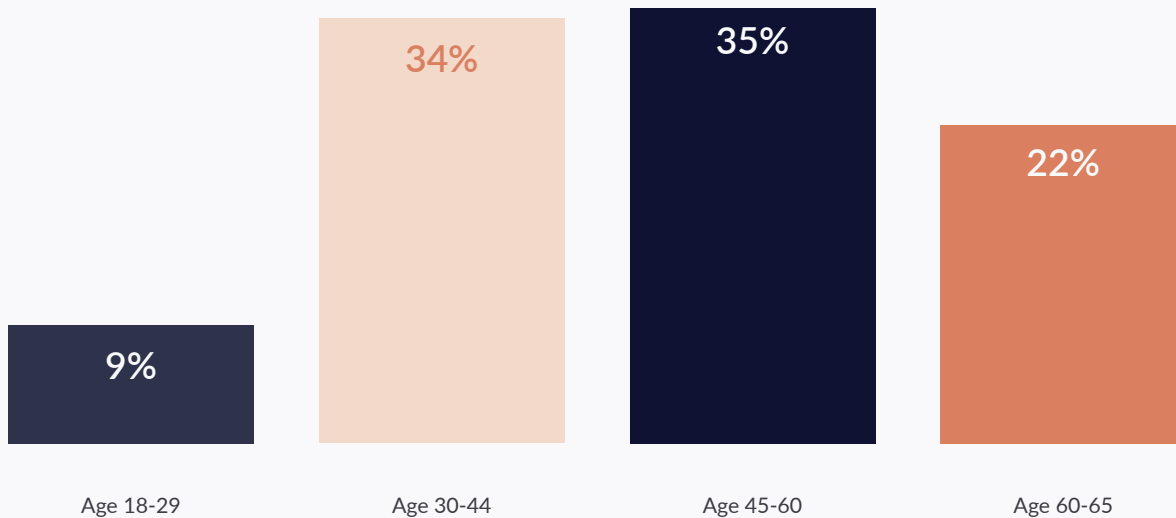
Poor billing experiences and a lack of payment options are primary factors that could cause patients to switch healthcare providers or write negative reviews. Similarly, provider loyalty is influenced by patient satisfaction with the overall billing experience. Providers who value billing transparency and offer modern communication options continue to be rewarded with positive feedback and returning patients.



# Methodology

Salucro, a leading healthcare payments technology company, surveyed 1,348 U.S. healthcare consumers<sup>1</sup> in the spring of 2023. The respondents represent a targeted distribution of U.S. adults between the ages of 26 and 65 years old, with incomes between \$25,000 and \$200,000 annually, who paid a medical bill online within the last 18 months.

The survey questions focus on billing statements, communication preferences, and provider loyalty. Data from a similar study conducted in 2022 is used to identify trends in survey responses, in addition to new insights exclusive to the 2023 survey.



<sup>1</sup> - 1,348 survey respondents were chosen at random and were not affiliated with Salucro Healthcare Solutions, LLC or Salucro clients.



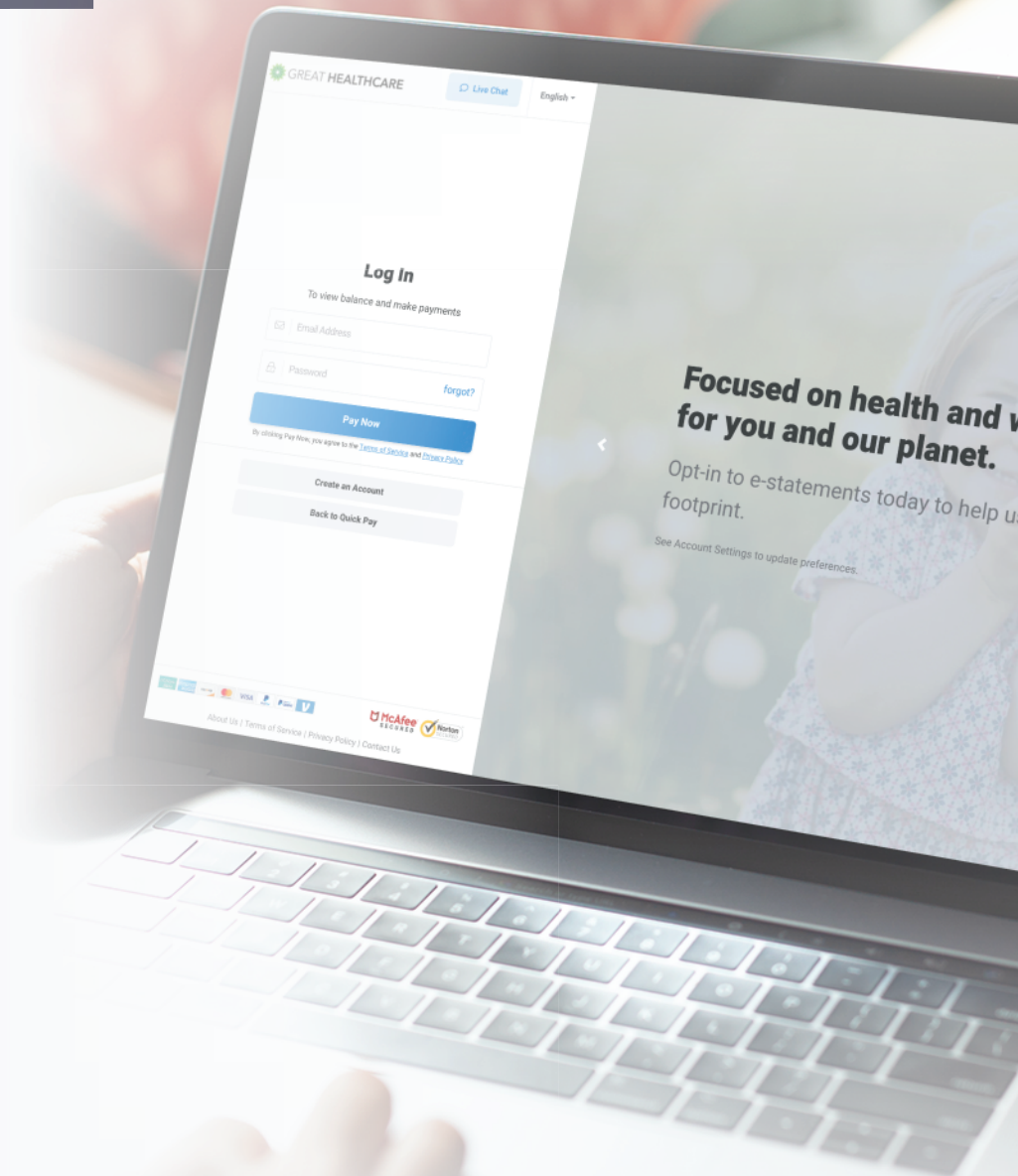
# Statements & Billing

Patients are looking for a variety of communication and financing options.

When receiving statements and payment reminders, patients are looking for a variety of communication and financing options to best suit their needs. The importance of "frequency and consistency of communication" increased from 31% in 2022 to 39% in 2023.

Confusing paperwork, redundant forms, and manual procedures can slow down the process and frustrate consumers. If patients can't find what they are looking for, they may start looking to other providers who can meet their expectations.

Online patient portals continue to be the most popular method for paying medical bills, with 62% of respondents choosing this option in both years. Patient portals have become the gateway to a healthcare organization's brand and reputation.



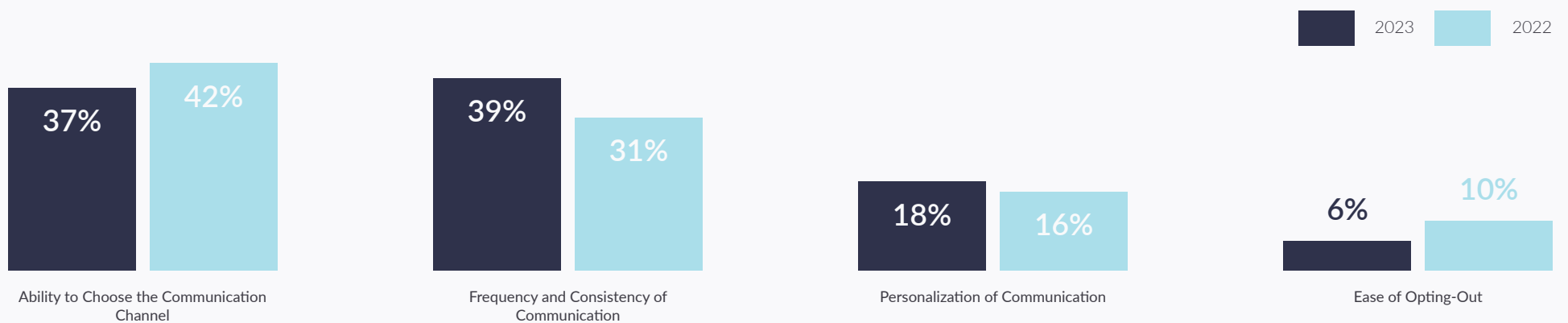
A sleek and secure online portal allows patients to easily access their information, pay their bill, and receive custom notifications. Patients are reassured that their provider is professional, organized, and efficient. And providers are relieved to monitor automated processes that once took countless administrative hours to complete.

## When receiving a statement or payment reminder from your healthcare provider, which of the following is most important to you?

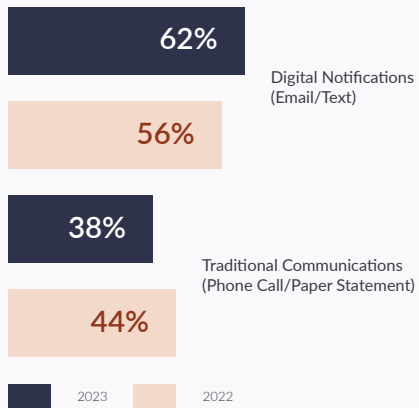
In 2023, respondents placed higher importance on the frequency and consistency of communication (39%) compared to 2022 (31%). Patients value reliable and regular updates on their healthcare bills over other important factors in the billing experience. Statements should be clearly formatted and consistently delivered.

The ability to choose the communication channel decreased in importance from 43% in 2022 to 37% in 2023. It matters less how patients are receiving updates and more when they are receiving the updates.

Personalization of communication remained relatively stable, while the ease of opting-out saw a slight decrease in importance. Patients prioritize regular communication and channel choice, which healthcare organizations should consider in their billing strategies.



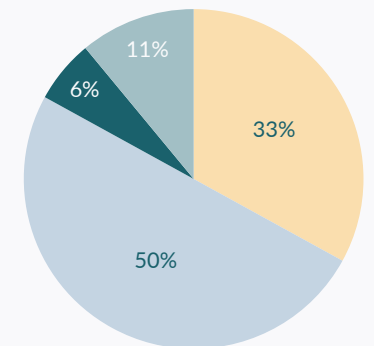
# How would you prefer to receive a healthcare payment or new balance notification?



Between 2022 and 2023, the preference for receiving healthcare payments or new balance notifications through digital channels (email and text messages) increased from 56% to 62%. In contrast, traditional communication methods, such as phone calls and paper statements via mail, decreased from 44% to 38% over the same period.

The increase in preference for digital notifications indicates an evolving demand for a mobile-first communication and notification strategy, highlighting the need for healthcare providers to adapt and offer more convenient and accessible billing communication options for their patients.

## How would you rate your current healthcare provider's communication efforts regarding your billing statements?



50% of respondents rated their healthcare provider's communication efforts as good but expressed a desire for more communication options. 33% rated their billing statements as perfect, indicating that a significant portion of patients are satisfied with their provider's communication efforts. However, 17% reported negative experiences, either due to a lack of digital statements or confusing and inaccurate billing information.

In total, 67% of patients are looking for their healthcare provider to offer more communication options, better digital statements, or more accurate bills.

- Perfect! My billing statements are clear and concise .
- Good, but I would like more communication options.
- Not good, no digital statements are offered.
- Horrible, my billing statements are confusing or inaccurate.

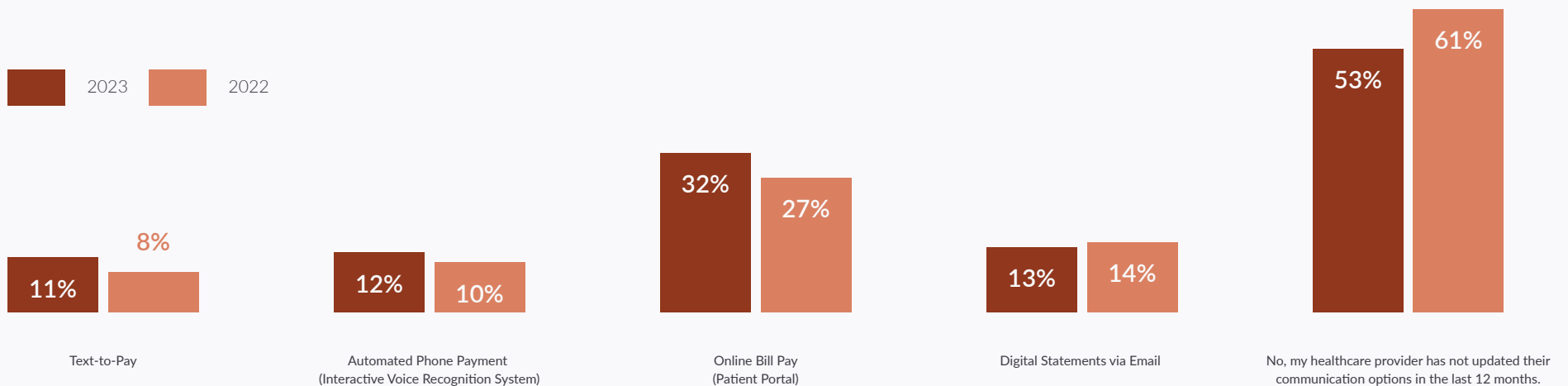
## Has your healthcare provider offered any new billing communication options in the last 12 months?

Respondents in 2023 reported a higher availability of new billing communication options compared to 2022, particularly in text-to-pay, automated phone payments, and online bill pay through patient portals.

Despite these changes, a notable 53% of respondents in 2023 still reported that their healthcare provider had not updated their communication options in the last 12 months, although this number decreased from 61% in 2022.

Several factors could explain these responses. Some healthcare providers may not have updated their billing communication options due to factors such as budget constraints, lack of resources, or prioritization of other initiatives.

Certain respondents might be unaware of the new billing communication options available to them. Additionally, providers who already offer a wealth of communication options may have chosen to focus on improving their existing channels rather than introducing new ones, leading to the perception that no updates have been made.





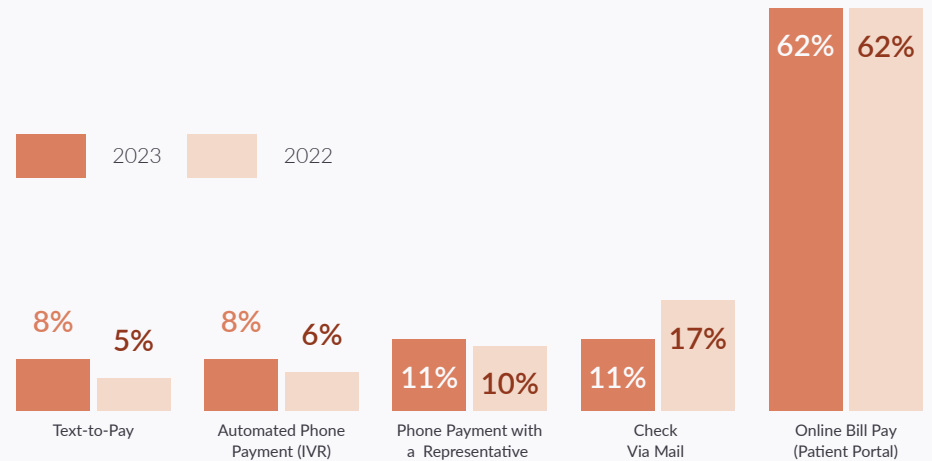




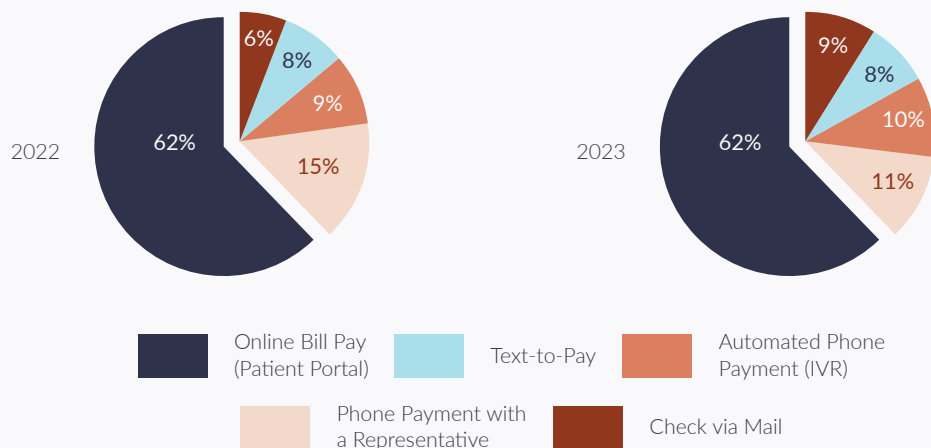
## Which method do you most often use to pay your medical bills?

Between 2022 and 2023, the usage of online patient portals to pay medical bills remained consistently high at 62%. The data shows that patients find this method most convenient for settling their healthcare bills.

The usage of other payment methods, such as text-to-pay, automated phone lines, and paying over the phone with a representative, showed slight increases. Meanwhile, paying by sending a check in the mail decreased from 17% to 11%, reflecting a shift towards more digital payment methods.



## Given the choice, which method would you prefer to use to pay your medical bills?



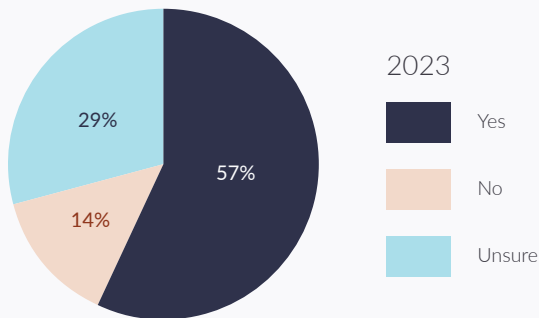
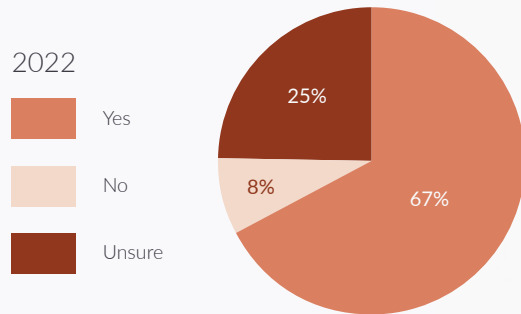
Similar to the previous question, the preference for paying via an online patient portal remained stable at **62% in both 2022 and 2023**. This consistency indicates that online patient portals remain a popular choice for healthcare payments.

Other payment methods saw slight increases in preference, while making a phone payment with a representative decreased by 4%, reinforcing the trend towards digital, self-service methods.

## Does your current medical provider allow you to view your billing statement from your mobile device?

In 2023, fewer respondents (57%) reported having access to their billing statements from their mobile device compared to 2022 (67%). "Access" can mean many different things, like the inability to log in to the portal, navigate the interface, or locate recent billing information.

The percentage of respondents who were unsure about their access to billing statements increased slightly, indicating that healthcare organizations need to lean into communicating with and training patients on the availability of these features more effectively.



# Communication Preferences

The overall preference for digital statement delivery continues to grow.

Trends continue towards preferences for SMS text messaging for billing notifications and payment reminders. Interest in receiving SMS text message billing notifications increased by more than 30% between 2022 and 2023.

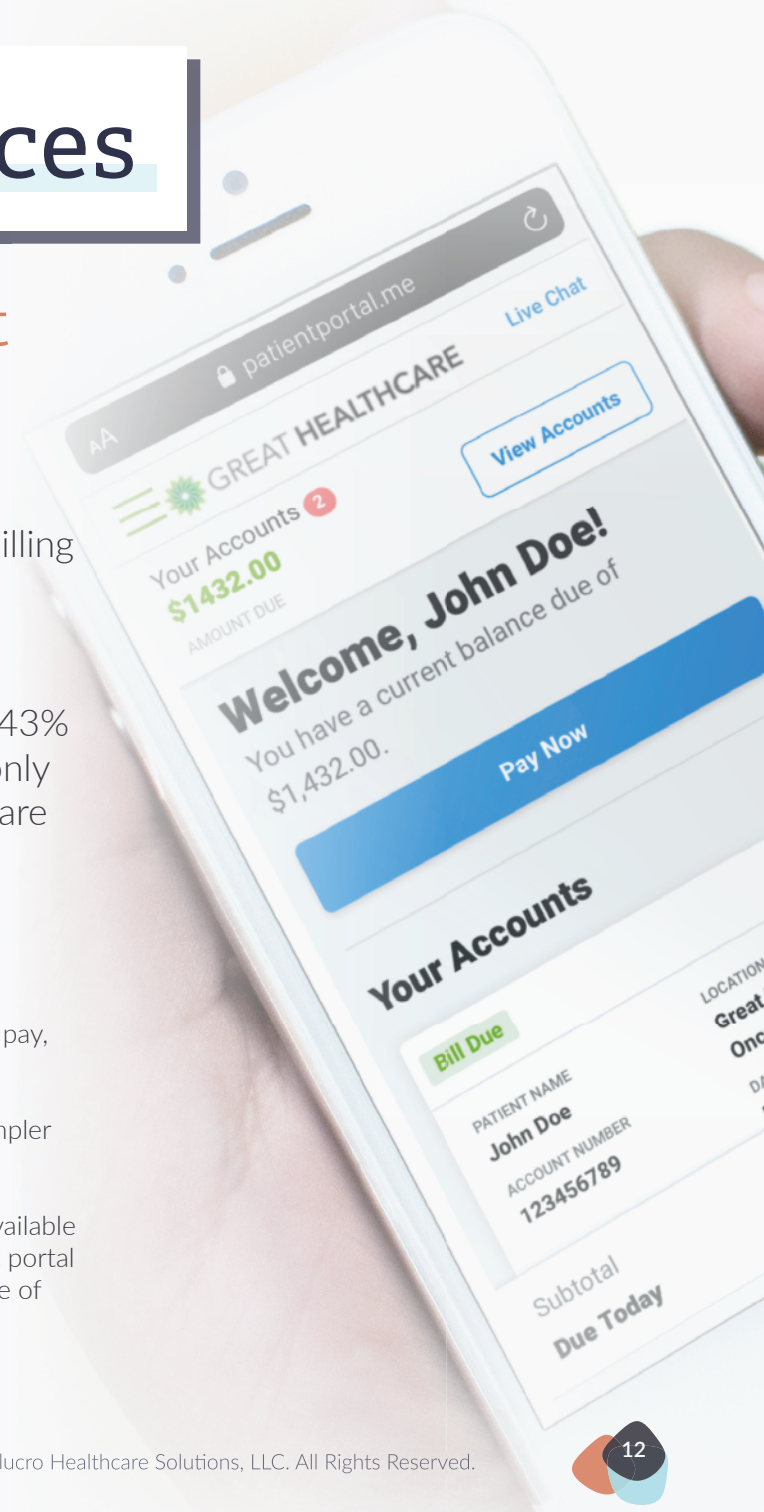
The overall preference for digital statement delivery continues to grow as well. Respondents who prefer digital statements delivered via email increased from 43% in 2022 to 46% in 2023. These mobile-friendly communication methods not only streamline the billing process for healthcare providers, but also benefit healthcare consumers in several ways:

**Faster response times:** Digital statements enable patients to access and review their bills more quickly than traditional paper statements, allowing for prompt clarifications or inquiries if needed.

**Quicker payments:** The convenience of digital statements and integrated payment options, such as online bill pay, make it easier for patients to settle their bills in a timely manner.

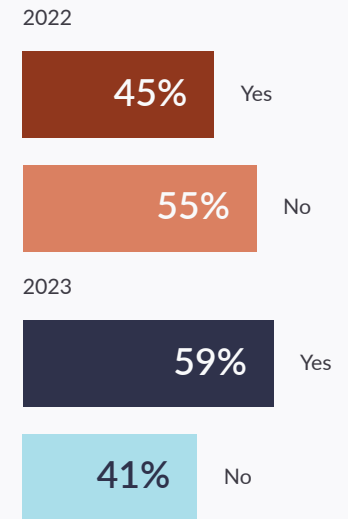
**Easy organization:** Digital statements can be easily saved, filed, and accessed on various devices, making it simpler for patients to manage and track their healthcare expenses.

But it's difficult for patients to access new solutions when they don't know they are available. Awareness of available communication options is wavering year over year. New patients may not know that they can access a patient portal or pay their bill using a mobile device. Providers must continue to evaluate their patients' awareness and usage of apps and portals, and put a strategy in place to educate or reintroduce these solutions to their user base.

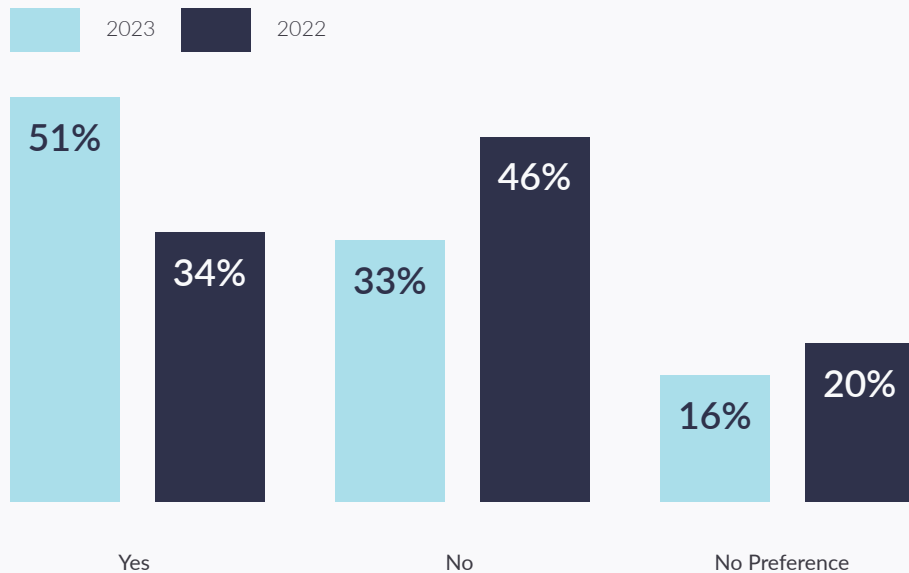


## Would you be interested in receiving SMS text message billing notifications from your healthcare provider instead of phone calls or emails?

Between 2022 and 2023, the interest in receiving SMS text message billing notifications increased dramatically from 45% to 59%. This indicates a growing preference for text messages as a means of receiving billing communications. Healthcare providers that incorporate this strategy into their billing communication strategies can cater to patients' evolving communication preferences, enhance their experience, and strengthen the patient-provider relationship.



## Would a payment reminder, sent via text message, prompt you to pay your medical bill faster?



Again, the percentage of respondents who reported that a text message payment reminder would prompt faster bill payment **skyrocketed from 34% in 2022 to 51% in 2023.**

Text message reminders are becoming more ubiquitous in other service and retail industries. Secure and custom text message notifications could be an effective way for healthcare providers to encourage timely payments.

## Communications and Features

Set up your preferred account notifications.

Texting (SMS) Notifications Options and Features



New Balance Notifications



Text-to-Pay



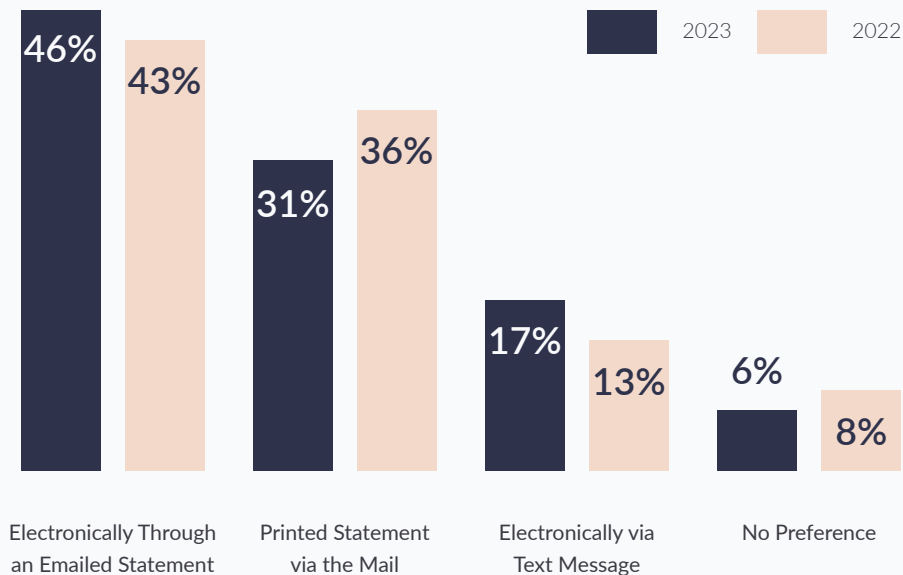
Offering text message billing notifications can benefit healthcare providers in several ways:

**Faster Communication:** Text messages are typically read within minutes of receipt, ensuring patients receive timely notifications and can take prompt action on their bills.

**Increased Convenience:** SMS notifications can be accessed easily on the go, providing patients with the flexibility to manage their billing information at their convenience.

**Higher Engagement:** Text messaging often yields higher open and response rates compared to phone calls or emails, improving the likelihood of patients engaging with their billing information and making timely payments.

## What type of statement delivery or balance notification would you prefer?



Preferences for electronic statement delivery increased between 2022 and 2023, with digital statements via email growing from 43% to 46% and electronic notifications via text messages increasing from 13% to 17%.

The preference for printed statements via mail decreased from 36% to 31%, indicating a shift towards digital communication methods. Healthcare providers should consider expanding their digital communication channels to meet these evolving preferences, while continuing to offer inclusive communication methods that meet patients where they are regardless of preferences.

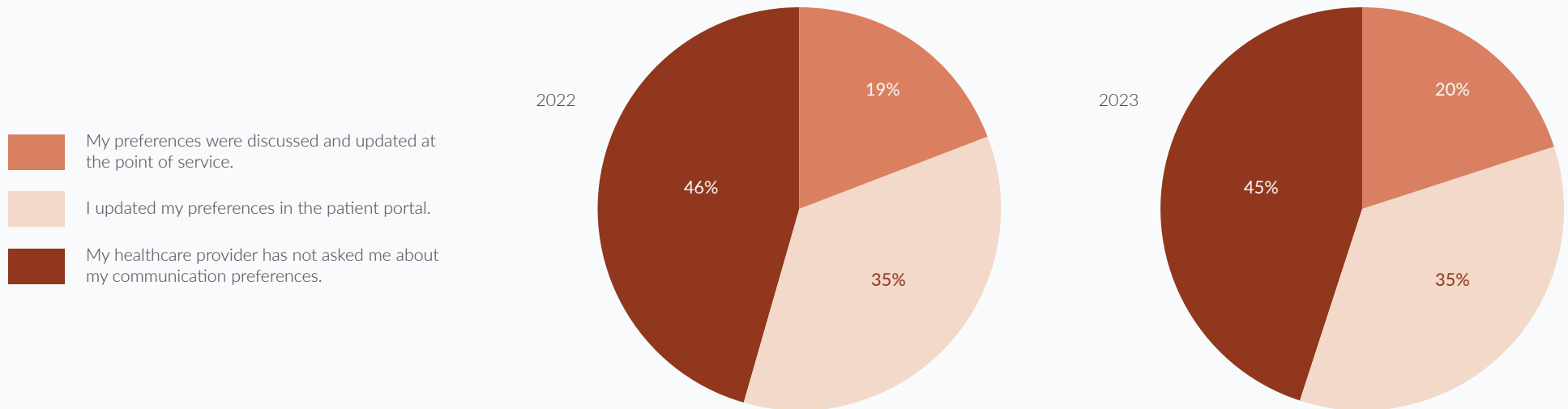


## Has your healthcare provider asked you what your preferred method of communication is?

The percentage of respondents who reported that their healthcare provider had not asked them about their communication preferences remained relatively stable, decreasing slightly from 46% in 2022 to 45% in 2023.

Nearly half of all healthcare organizations are not adequately addressing communication preferences with their patients, presenting an increasingly material opportunity to improve upon the patient financial experience simply by communicating more closely with their patients.

The proportion of respondents who updated their preferences at the point of service remained consistent between the two years, with one-fifth of patients requiring direct attention from administrative staff to address their communication preferences. By making it easier to update preferences in the patient portal, providers can help reduce staff burden and allow their teams to focus on delivering quality care and service for every patient.



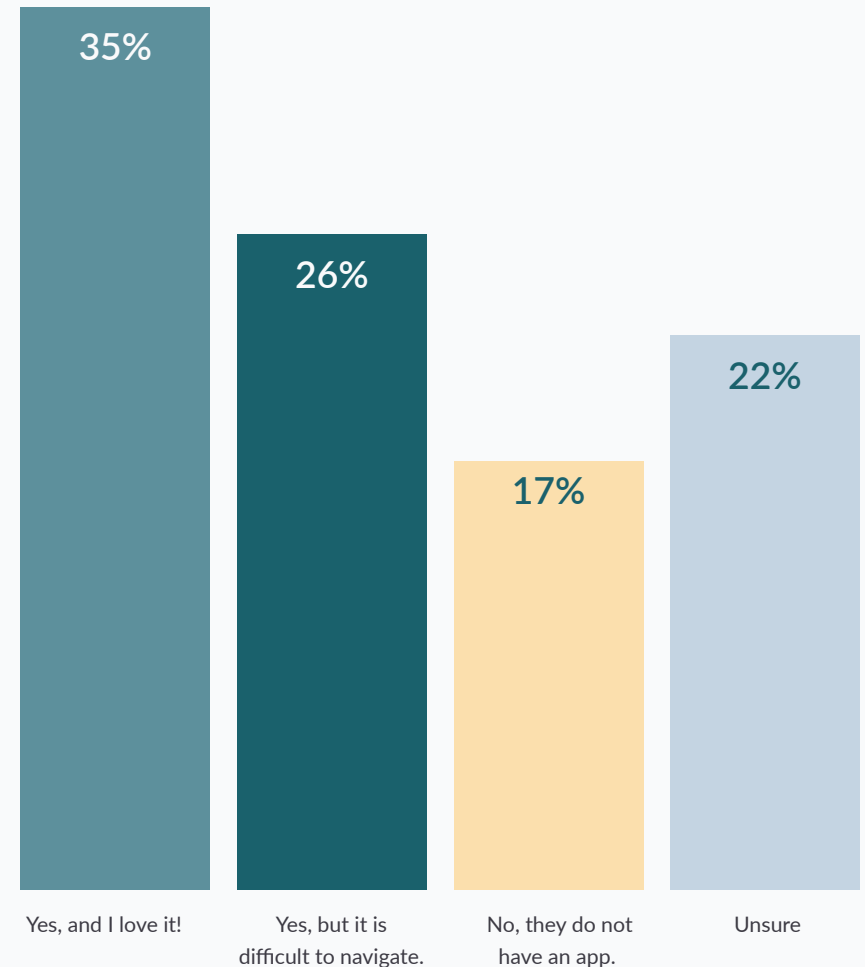


## Does your healthcare provider have an app that you can use to schedule appointments and make payments?

While an online patient portal has become the standard-bearer for providers looking to offer their patients a digital environment to communicate and make payments, some providers have created their own mobile application to accommodate their consumer base. The results are mixed. 35% of respondents reported loving their healthcare provider's app for scheduling appointments and making payments.

However, 26% reported difficulty navigating the app, suggesting that there is room for improvement in app usability. 17% of respondents indicated that their provider did not have an app, and 22% were unsure about the availability of an app.

App development in a highly regulated industry like healthcare could prove to be a costly and confusing endeavor. With third-party technology companies offering secure and customized patient portals, healthcare organizations looking for financially conservative solutions to their digital portfolio may want to think twice before developing an app.



# Mobile-Friendly Communication Strategy

A mobile-friendly, patient-first payment and communication plan helps healthcare providers stay ahead of the curve.

## SMS Text Message Billing Notifications

With a significant increase in interest from 45% in 2022 to 59% in 2023, text messaging has become the preferred method of communication for billing notifications. Salucro's platform allows healthcare providers to send secure and customized billing notifications via SMS, encouraging faster response rates and quicker time-to-payment.

## Text-To-Pay Capability

Text-to-Pay functionality allows patients to make payments quickly and conveniently directly from their mobile devices. By sending a secure payment link via SMS, healthcare providers can simplify the payment process, resulting in faster bill settlement and improved patient satisfaction. **This caters to the 51% of respondents who reported that a text message payment reminder would prompt them to pay their medical bills faster.**



## Digital Statement Delivery

Preferences for digital statement delivery have grown steadily, with 46% of respondents preferring email delivery and 17% preferring text message delivery. Salucro provides flexible options for digital statement delivery, catering to the evolving preferences of healthcare consumers.

## User-Friendly Patient Portals

A secure, feature-rich patient portal allows patients to update communication preferences and make payments effortlessly. With the growing demand for digital communication options, Salucro's fully customizable patient portal ensures a seamless and positive payment experience.

## Active Communication Preference Management

Salucro's mobile-friendly and digital-first strategies encourage healthcare providers to actively address and update patients' communication preferences. This equates to a more personalized and efficient billing experience for patients. This proactive approach can reduce the need for administrative staff intervention.

**59%**

of Patients Prefer  
Text Message Billing  
Notifications

**46%**

of Patients Prefer  
Digital Statement  
Delivery

# Provider Loyalty & Expectations

36% of respondents would consider switching healthcare providers due to a poor billing experience.

It's important for healthcare teams to understand the factors that may influence patients to switch providers or write negative reviews based on their billing experiences and communication preferences. Effectively addressing these factors can mean the difference between a one-time visitor and a lifelong advocate. Patients also said a lack of communication preferences and payment options would contribute to their switch. Inaccurate billing statements remain a leading cause for patients leaving a negative review about their experience. The level of cost transparency provided by a medical provider, as well as the quality of their billing and payment communication efforts, play significant roles in fostering patient loyalty and securing referrals.

By focusing on enhancing patient satisfaction through effective billing and payment communication, healthcare providers can:

**Strengthen Patient Loyalty:** Satisfied patients are more likely to continue using a provider's services and less likely to switch to other providers.

**Increase Positive Recommendations:** A higher percentage of satisfied patients will lead to more positive word-of-mouth recommendations, attracting new patients to the healthcare provider.

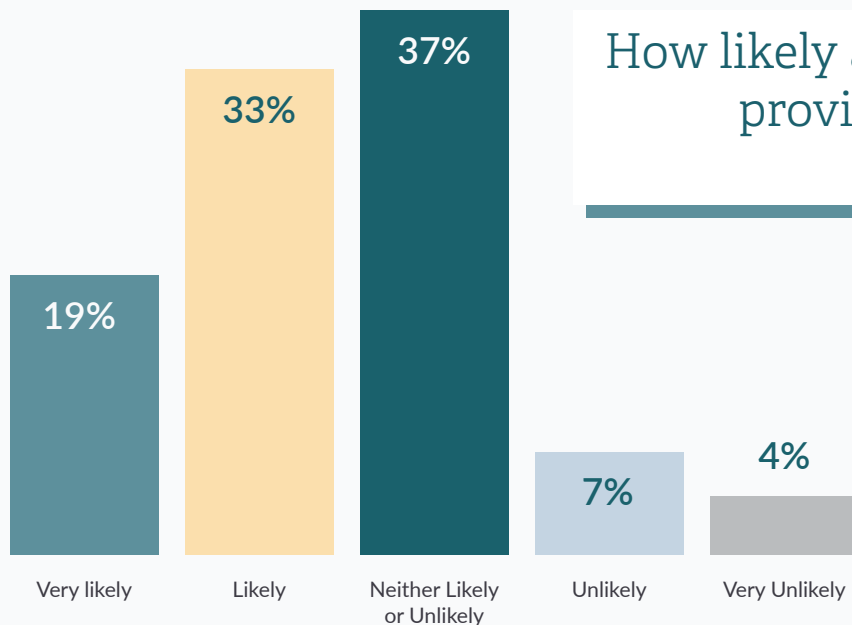
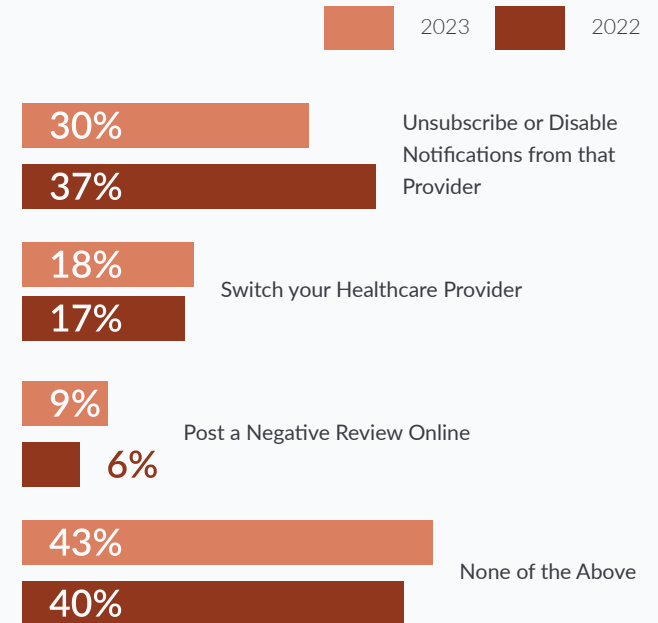
**Boost Overall Reputation:** Improving billing and payment communication efforts will contribute to a provider's overall reputation, solidifying their position in the competitive healthcare market.



## If your healthcare provider initiated communication with you in a way you would not prefer, would you do any of the following?

Nearly one-third of respondents said they would unsubscribe or disable notifications from their provider if they were contacted in a way they did not prefer. More importantly, when compared to the previous year, those who would switch their healthcare provider increased from 17% to 18%, and those who would post a negative review online increased from 6% to 9%.

Inappropriate communication channels can negatively impact the patient-provider relationship and potentially lead to patient attrition.



## How likely are you to recommend your healthcare provider to others based on their billing and communication efforts?

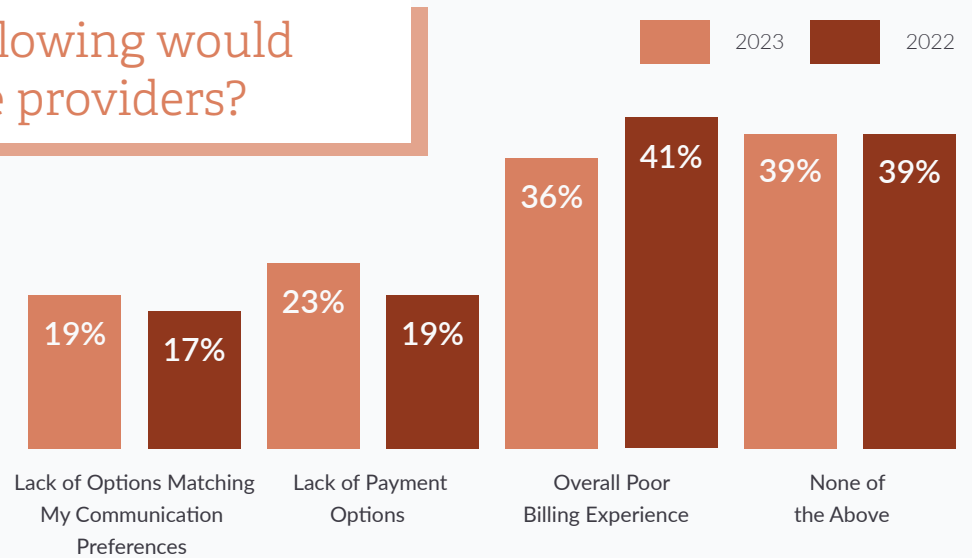


More than half of respondents said they would be likely or very likely to recommend their healthcare provider based on their billing and payment communication efforts. Providers that continue to improve their billing and payment communication strategies stand to enhance patient satisfaction and increase the likelihood of receiving positive recommendations.

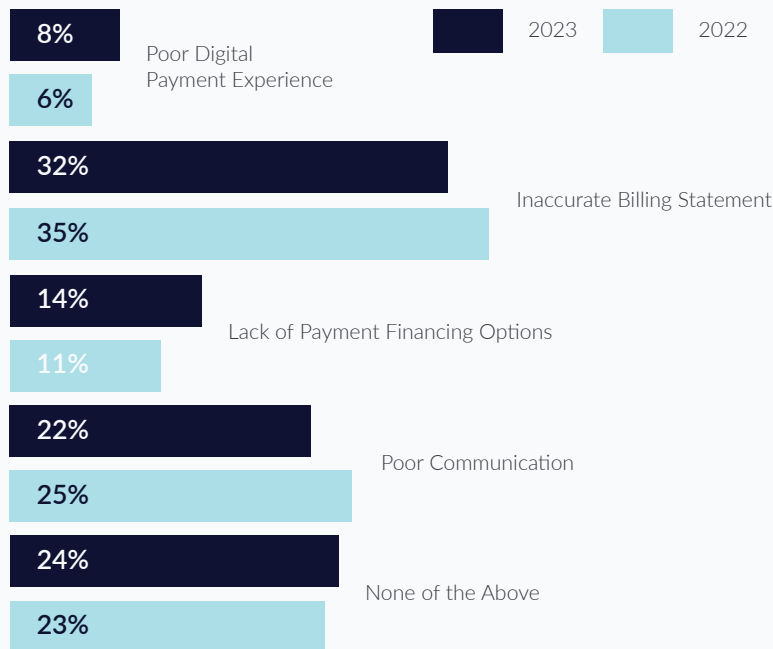
## Aside from quality of care, which of the following would cause you to consider switching healthcare providers?

Between 2022 and 2023, the percentage of respondents who would consider switching healthcare providers due to a lack of communication options increased slightly from 17% to 19%. The percentage who cited a lack of payment options also increased from 19% to 23%.

While billing experiences are improving, there is still room for growth in communication and payment options to help retain patients.



## What experience would cause you to write a negative review about your healthcare provider?



The percentage of respondents who would write a negative review due to a poor digital payment experience increased from 6% in 2022 to 8% in 2023, and the percentage who mentioned a lack of payment financing options increased from 11% to 14%.

The proportion who cited an inaccurate billing statement decreased slightly from 35% to 32%, and poor communication as a reason for negative reviews decreased from 25% to 22%. These results emphasize the importance of accurate billing, sufficient payment options, and effective communication in maintaining a positive patient-provider relationship.

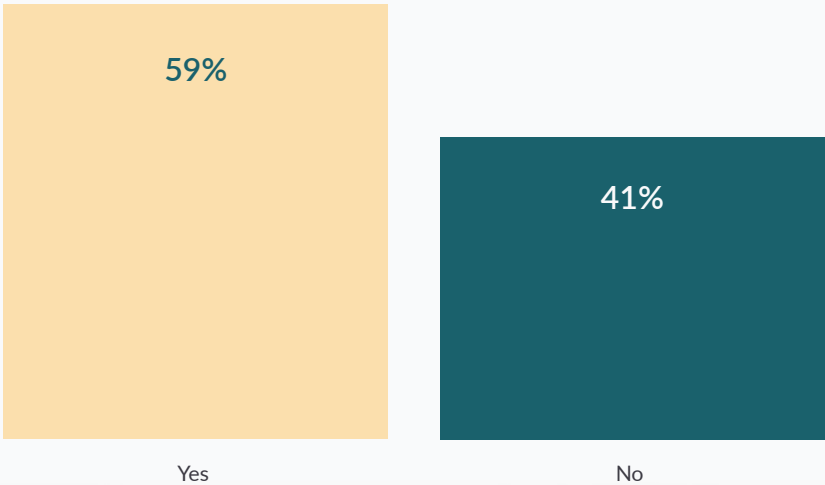


## Do you feel that your healthcare provider is transparent about the costs associated with your medical care?

While cost transparency laws may be outside the scope of a healthcare revenue cycle team's influence, focusing on providing a clear, accurate, and accessible Explanation of Benefits (EoB) can greatly impact a patient's perception of transparency.

Survey data shows that 59% of respondents felt that their healthcare provider was transparent about the costs of their medical care, while 41% did not.

To enhance patient satisfaction and trust, healthcare providers should prioritize strategies that emphasize delivering comprehensive EoBs alongside billing statements or notifications, regardless of the communication channel. Ensuring that patients have a clear understanding of their medical expenses, access to resources for asking questions, and a thorough explanation of the billing process will help create a more positive patient experience and foster loyalty.



# Conclusion

To meet the expectations of patients, healthcare providers must adopt a flexible and personalized approach.

Once again this year we see the importance of adapting to evolving patient preferences on full display. Healthcare organizations should focus on providing more communication options, improving transparency in billing, and offering modern payment methods to enhance patient satisfaction and loyalty.

The survey data indicates that patients increasingly prefer digital communication methods for billing and payment notifications. To meet the expectations of patients, healthcare providers must adopt a flexible and personalized approach.

By implementing these recommendations, healthcare teams can help foster positive patient-provider relationships and strengthen their revenue cycle performance.



## Five Ways to Improve Patient Payment Communications in 2023

1. Offer a variety of communication channels, allowing patients to choose their preferred method for receiving statements and payment reminders.
2. Implement digital communication options, such as SMS text messages, email notifications, and online patient portals, to cater to the growing demand for electronic communication.
3. Ensure billing statements are clear, accurate, and transparent, as poor billing experiences can negatively impact patient satisfaction and retention.
4. Provide multiple payment options, including text-to-pay, automated phone payments, and financing, to accommodate diverse patient preferences.
5. Continuously evaluate and update communication strategies to ensure they align with the changing needs and expectations of patients.

# About Salucro

Salucro is a Healthcare Financial Technology Company Exclusively Focused on Patient Payments and Billing.

Salucro is a healthcare financial technology company exclusively focused on patient payments and billing. From online bill pay solutions to in-context payment integrations that sit directly within the EHR workflow, the Salucro platform brings cohesive payment experiences to healthcare providers, patients, and technology partners. Salucro belongs to an elite group of organizations worldwide that have earned both PCI DSS Level 1 Service Provider and HITRUST CSF Certified status, proving Salucro's continued commitment to managing risk and improving payment security and compliance.

We are passionate about delivering payment technology to the healthcare market, including hospitals, health systems, physician practices, and ancillary service providers, along with other revenue cycle service and technology companies. To learn more visit [salucro.com](https://salucro.com).



**SOC 2**  
TYPE II



**P2PE**  
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CSF CERTIFIED