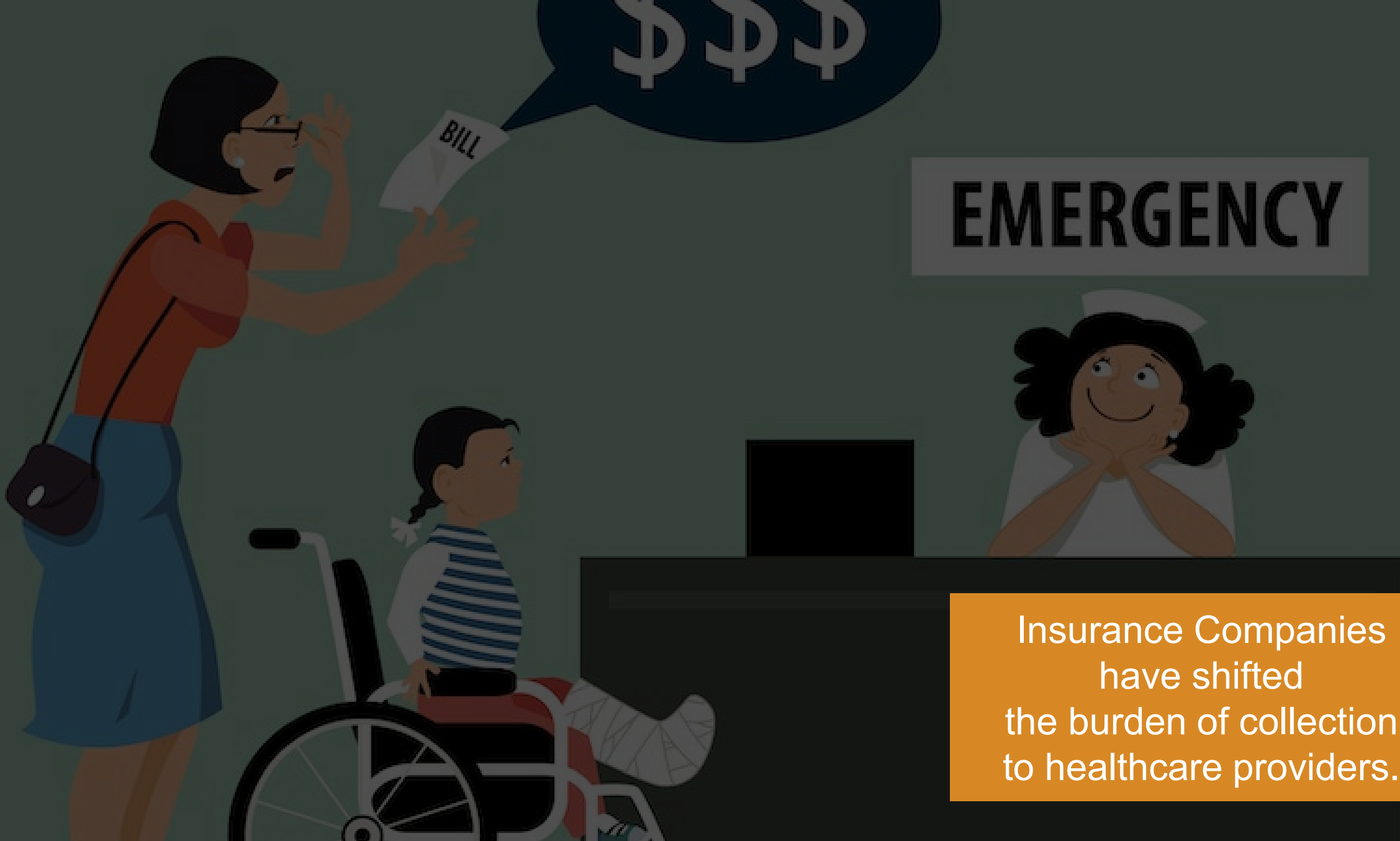




Why should patient's pay?

The impact of AI, high deductibles and regulatory changes on your ability to collect.

Jeff Grobaski
CEO



Insurance Companies have shifted the burden of collection to healthcare providers.

Colorado Out
of Network
Legislation
(2019)

No Surprises
Act
(2020)

Hospital Price
Transparency
Act
(2021)

Regulation
has increased
animosity between
provider and patient

Colorado Consumer
Credit Not Include
Medical Debt
Information
(2022)

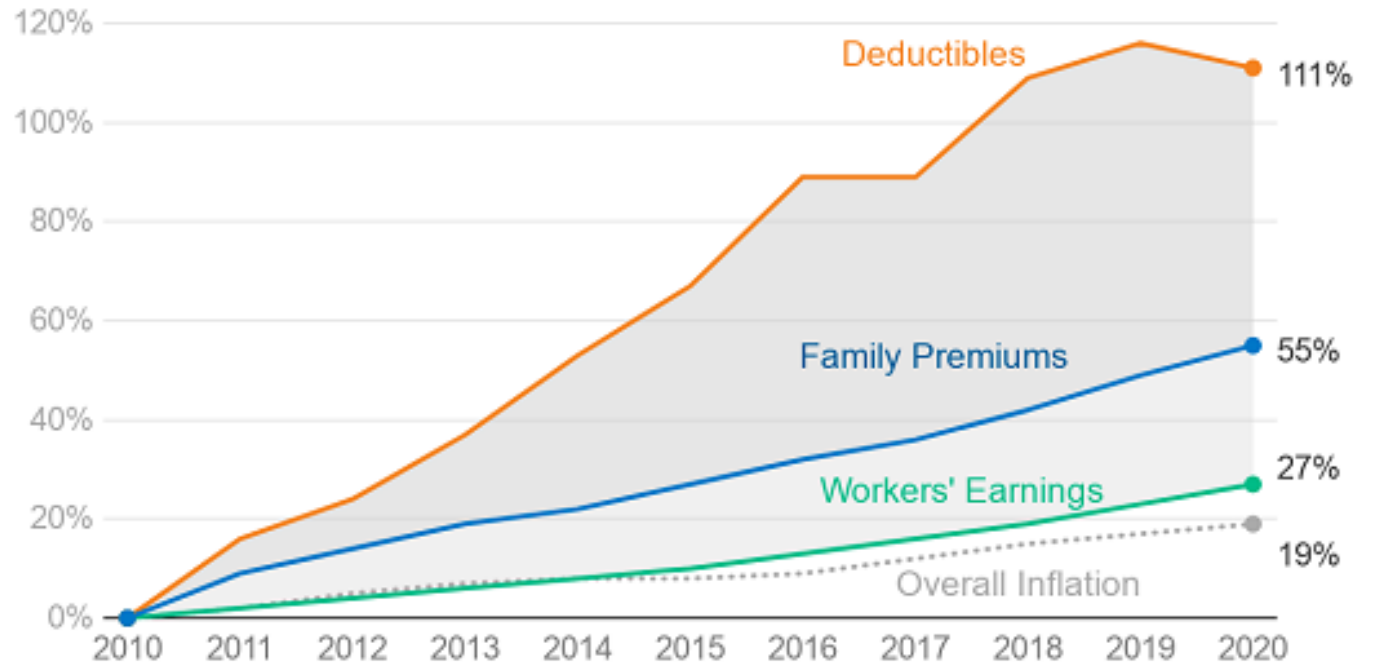
Colorado Increase
Consumer
Protections Medical
Transactions
(2023)

Affordability of Healthcare



More and more patients have no idea what their **insurance will cover**, what their bill will be, nor **how they will pay** it.

Annual Increase in Deductibles continues to outpace employee earnings

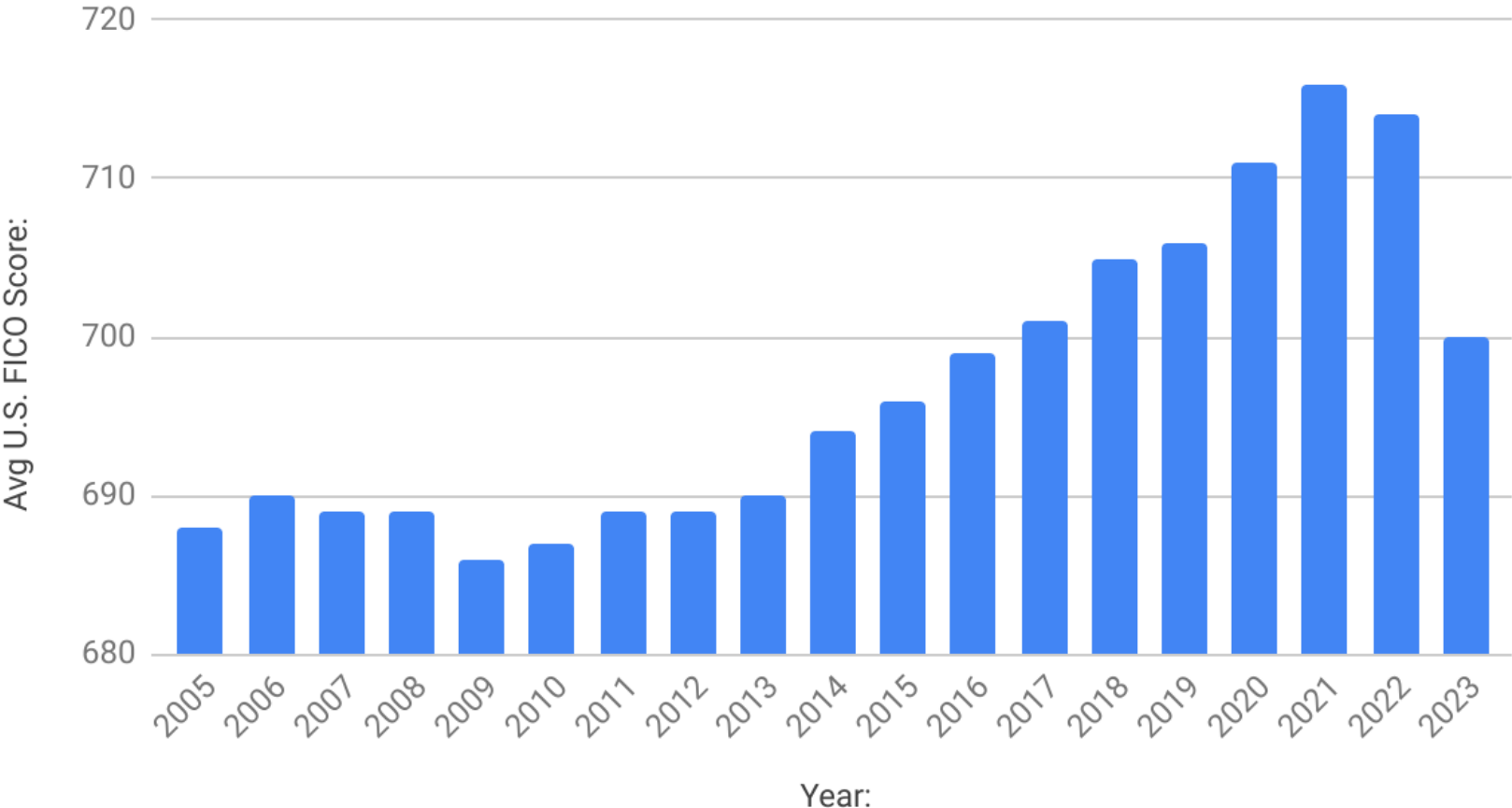


NOTE: Average general annual deductibles are for single coverage and are among all covered workers. Workers in plans without a general annual deductible for in-network services are assigned a value of zero.



The World Around Us

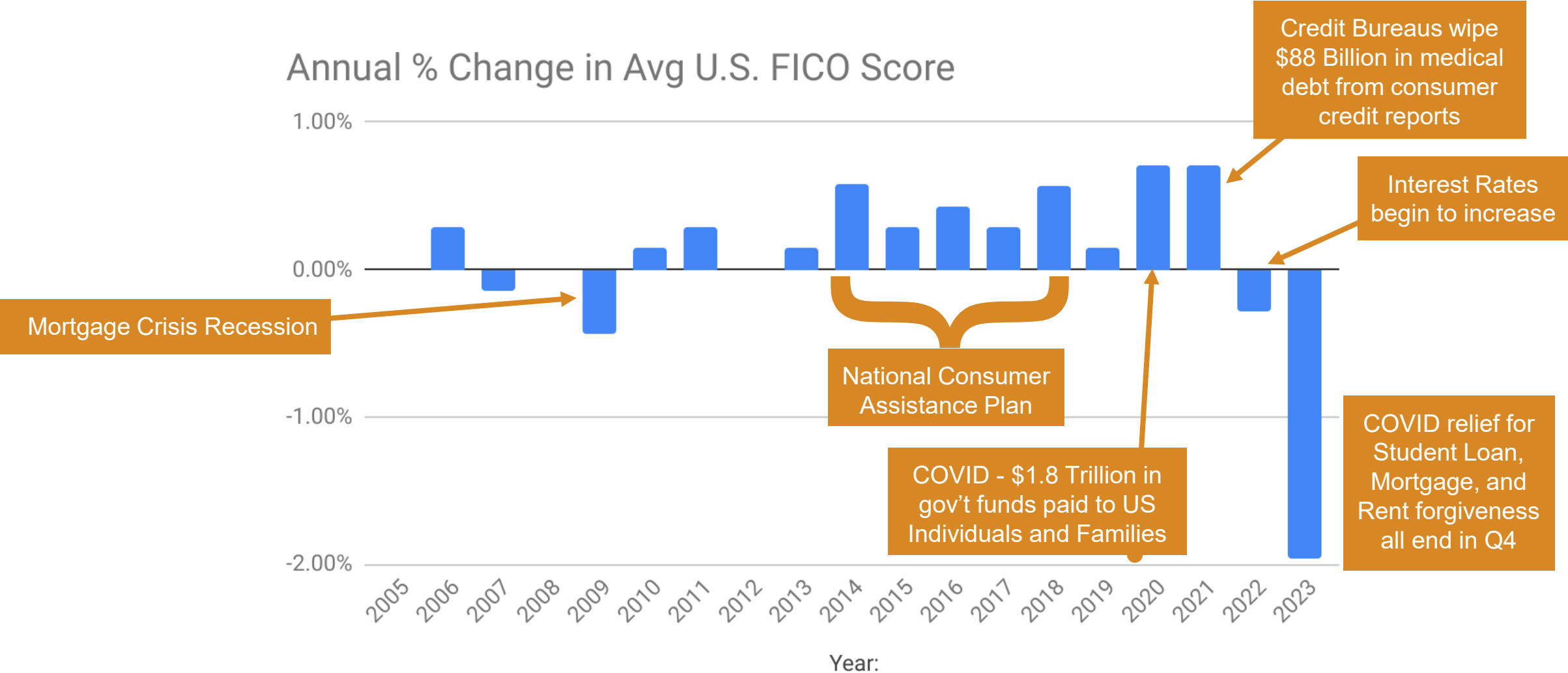
Avg U.S. FICO Score by Year:



Source: Consumer Federal Protection Board

The World Around Us FOCUS

Annual % Change in Avg U.S. FICO Score

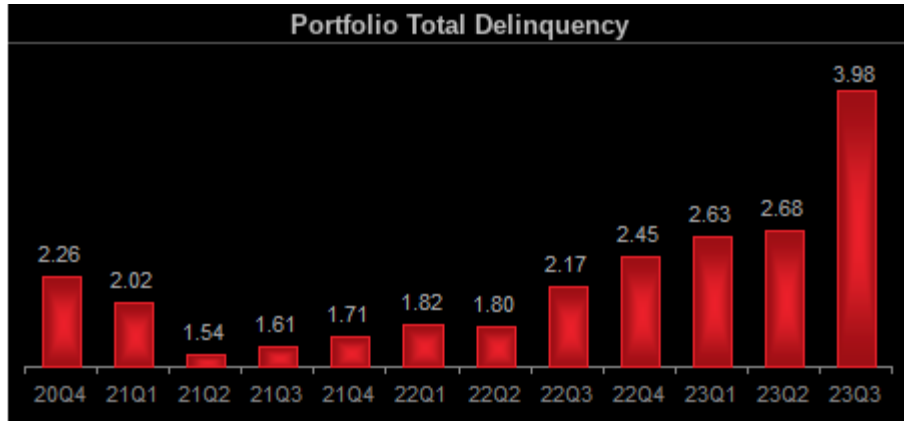


Source: Consumer Federal Protection Board

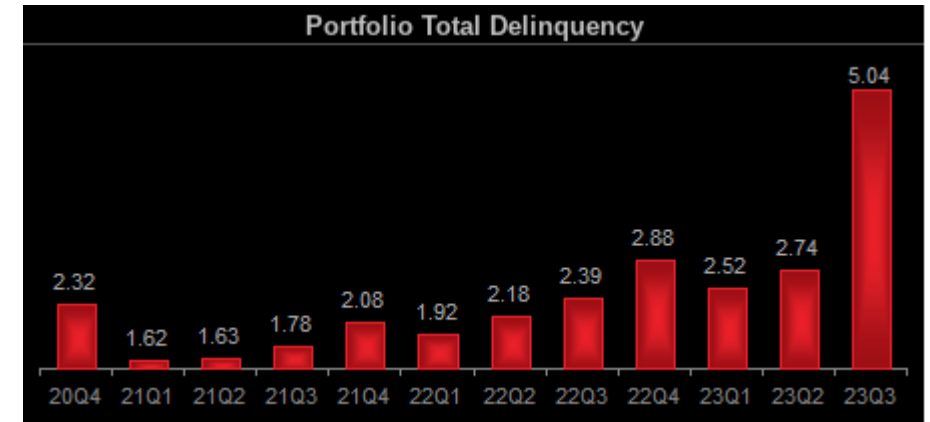
The World Around Us

FOCUS

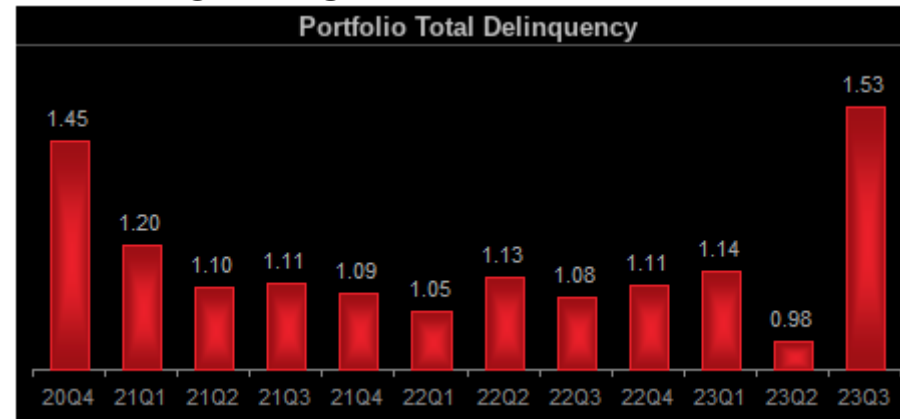
Consumer Credit Card



Consumer Auto Loans



All Other Consumer Loans



Source: FDIC

The logo for Epic River, featuring the word "epic" in a dark blue square followed by "river" in a dark blue sans-serif font.

epic river

What do we do?

Affordability is key.

Affordable doesn't mean
inexpensive.

66% of Americans are afraid
they won't be able to afford
a healthcare bill this year.

- US Bank Healthcare Payments Insight Report



Apply | Verify | Sign | Integrate



Trust, innovation, and more predictable revenue.

Jeff Grobaski
CEO