



Settlement Advocate

Make It Easy for Providers to Choose Electronic Payments

Transitioning providers from paper to electronic payments has numerous benefits, from workflow efficiencies to speed of payments, to significant cost savings—both for you and for them. So, why do many health plans have difficulty converting their networks?

Oftentimes, the adoption of electronic payments plateaus due to a lack of payment options. Another challenge is ensuring high-quality remittance: Poor-quality 835s cause numerous, time-consuming problems for providers, and news of this issue can thwart your success.

Settlement Advocate meets the needs of both payers and providers to drive electronic efficiency and satisfaction for both parties.

Drive Electronic Payment Adoption and Provider Satisfaction

With multiple payment options and CAQH Core Phase III certification, Settlement Advocate has helped our payer customers achieve electronic payment adoption rates as high as 95%¹

Offer Choices

Change Healthcare has helped more than 100 payers increase electronic payment adoption via our Settlement Advocate solution, with the average adoption rate exceeding 85%.²

An important component of our strategy is offering the industry's leading array of payment options, including:

- Automated Clearing House (ACH)
- Virtual Credit Cards (VCC)
- e-Check
- Check

While providers in large practices usually opt for ACH, those in smaller practices often choose VCC or e-Check, citing a desire to maintain privacy and control of financial transactions. Offering these two ACH alternatives has proven key to helping payers transition their networks.

We also help drive electronic adoption by managing outreach to providers using communications that have been honed and finessed based on years of experience.

Help Your Providers

When transitioning to electronic efficiency, payments are only half of the equation; equally important is the electronic remittance advice (ERA). Providers need high-quality remittance files or they will encounter numerous frustrations that must be addressed manually—from missing information to payment-amount discrepancies, to inaccurately linked trace numbers.

Our solution is CAQH Core Phase III certified; we provide high-quality ERAs that enable providers to reap the benefits of automatic reconciliation.

Settlement Advocate drives provider satisfaction via:

- Faster payments
- Prompt customer service for payment-related inquiries
- Workflow efficiencies - no more opening envelopes or manual reconciliation
- Cost savings - less staff time spent on administrative tasks

Improve Your Bottom Line

Settlement Advocate helps improve workflow efficiency, optimize revenue, and reduce costs. Our solution offers:

VCC Revenue Share - an opportunity to generate revenue to offset payment-production costs

Cost Savings - in paper, printing, postage, and reduced banking transaction fees via our payments-consolidation model

Enhanced Payments Visibility and Streamlined Exceptions Management via our real-time portal

Funds Management - single ACH draw-down model

Additionally, Change Healthcare manages:

- Providers' changing payment preferences and banking information
- Providers' payment-related inquiries
- Positive-pay reconciliation and reporting
- IRS TIN liens and terrorist-watch lists
- Production/distribution of 1099s for all payments we handle
- Production of EOBs

^{1,2,3} Change Healthcare internal statistics

About Change Healthcare

Change Healthcare is a leading independent healthcare technology company that provides data and analytics-driven solutions to improve clinical, financial and patient engagement outcomes in the U.S. healthcare system. We are a key catalyst of a value-based healthcare system, accelerating the journey toward improved lives and healthier communities.