



Frequently Asked Questions

Healthcare Payment Management and Healthcare Payment Management Essentials

What is Healthcare Payment Management (HPM)?

U.S. Bank Healthcare Payment Management (HPM) is a Web-based solution that offers specific benefits for hospitals and large physician practices, including the ability to collect more patient self-pay balances at the point of care, verify insurance eligibility in real time, estimate patient out-of-pocket responsibility, and set up patient-friendly payment plans.

Through this single system, employees can quickly and easily accept payments – credit, debit, check or cash – at any Web-enabled computer. Patients may also access an easy-to-use Web portal and make payments online from their checking account, credit, or debit card. For those patients who need to pay over time, HPM automates regularly scheduled installment payments, increasing the likelihood that financial commitments will be met. Additionally, for those patients who need true financial assistance, we offer below-market interest-rate options for Patient Financing.

HPM provides a Daily Payment Activity File to post to the patient accounting or practice management system. The Daily Payment Activity File contains patient transactions received for the report date.

What is HPM Essentials? How does it differ from HPM?

HPM Essentials includes the features of HPM that are most relevant to the private practitioner, such as the ability to accept, process, and track payments and apply a single payment to multiple account balances.

HPM Essentials does not include functionality that is more appropriate for large health systems, such as management-level dashboard reporting, patient financing, the Daily Payment Activity File or check payments from the Web portal (credit or debit card payments are accepted). This is truly a product designed for a unique healthcare population.

HPM Pricing

HPM customers are charged a single flat merchant discount rate on their card transactions. This rate takes into account all of the industry standard discount rates and blends them into a single flat rate. HPM does not provide an invoice for this fee. To simplify the Clients' accounting processes, HPM provides settlement of funds minus the discount rate on a daily basis.

There is no charge to process cash payments through HPM. There is a per-item fee to process check payments.

HPM Essentials Pricing

HPM Essentials customers are charged a standard merchant discount rate on their card transactions. This is not a blended single flat rate like HPM to account for small transaction volume. There is no charge to process cash payments through HPM. There is a per-item fee to process check payments. Customers will receive a separate invoice for healthcare transactions (eligibility and estimation) and a separate statement for payment transactions.

How long does it take to implement HPM?

Because HPM is the solution for hospitals and large physician practices, implementation of a number of locations or offices takes additional care. A dedicated U.S. Bank Implementation Manager will oversee and coordinate each step of implementation. In doing so, a formal, customized Project Implementation Plan will outline each task required for an 8-to-12-week implementation. Key steps include:

- Establishing the account hierarchy
- Defining the unique screen-design requirements for each user group and/or department
- Setting up and testing the Patient Accounting File
- Training (includes onsite and Web-based instruction)
- Designing Management Reports

How long does it take to implement HPM Essentials?

Implementation of HPM Essentials at smaller locations is completed within weeks. We work directly with the healthcare professional to carefully work within his/her timeline. All training is completed via web ex and phone. HPM Essentials does not offer onsite training.

How do I request an online demonstration?

Go to <http://www.onehealthport.com/services/USBank.php> and complete the “request information” form. One of our sales representatives will contact you to schedule a demonstration

Why did OneHealthPort partner with HPM?

OneHealthPort offers a convenient way to access a variety of best-of-breed online tools and services designed to help your practice become more efficient and best serve your patients. We are partnering with U.S. Bank to bring a valuable service to our subscribers. HPM offers an excellent way to streamline patient collections—allowing more patient dollars to be collected, less time to be spent on paper work and more time to go toward patient care.

Why should I register through OneHealthPort instead of going directly to U.S. Bank?

OneHealthPort receives a referral fee for every sale of HPM. This goes toward supporting our ongoing work to bring valuable services and best practices to our subscribers. OneHealthPort has an interest in seeing a variety of tools put to use in healthcare organizations throughout the Northwest. HPM is one tool that can help healthcare organizations make the leap from working hard to working smart. By using this tool, in conjunction with other tools brought to you by OneHealthPort (many of which are free), you can make meaningful changes—and hopefully share your experiences with the rest of the OneHealthPort community so we can all improve together.

What happens after HPM or HPM Essentials is implemented?

Ongoing technical support will be provided 24/7 at no additional cost by U.S. Bank.