



Healthcare Payments
Insight Report
2021



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Introduction

Consider these recent statistics:

79%

of worldwide respondents reported using contactless payments, citing safety and cleanliness as key drivers.⁵

70%

of U.S. adults were using a peer-to-peer (P2P) payment app such as Zelle®, PayPal®, Venmo®, Google Pay® or Cash App® (formerly Square Cash) in 2020.⁶

Almost 70%

of global consumers think the shift to digital payments will be permanent.⁷

The COVID-19 pandemic has had an enormous impact on U.S. health systems, driving a combined loss of \$60 billion per month.¹

At the beginning of the pandemic, many consumers deferred care or skipped it altogether. Forty percent of consumers had a doctor cancel an appointment, and 30% said they'd canceled an appointment themselves.² Patients cite safety as the top reason for their cancellations (87%).³ This deferred care may have a long-term impact on individual health as consumers miss opportunities to manage ongoing health conditions or identify conditions early when they're easier to treat.

As a way to serve their patients and recoup some of their losses, many health systems turned to alternative care delivery and payment methods. While virtual care existed before COVID-19, the pandemic has accelerated its use. A survey conducted in April 2020 showed telehealth visits increased from 9% before the pandemic to 51% during the lockdown.⁴ This move to telehealth pushed more health systems to diversify the way they accepted payments, such as introducing new modern methods. Healthcare payment digitization has also accelerated. Consumers don't just want to interact with their providers remotely; they also want safer, cleaner ways to pay for their care, and digital payment methods continue to gain traction.

As we look ahead to the future trends of payment methods, U.S. Bank anticipates an ongoing need for payment tools that help consumers make safe and timely payments – and that are more affordable. We have explored these themes in our third annual Healthcare Payments Insight Report, which also seeks to better understand strengths, weaknesses and opportunities for improvement in healthcare payments.





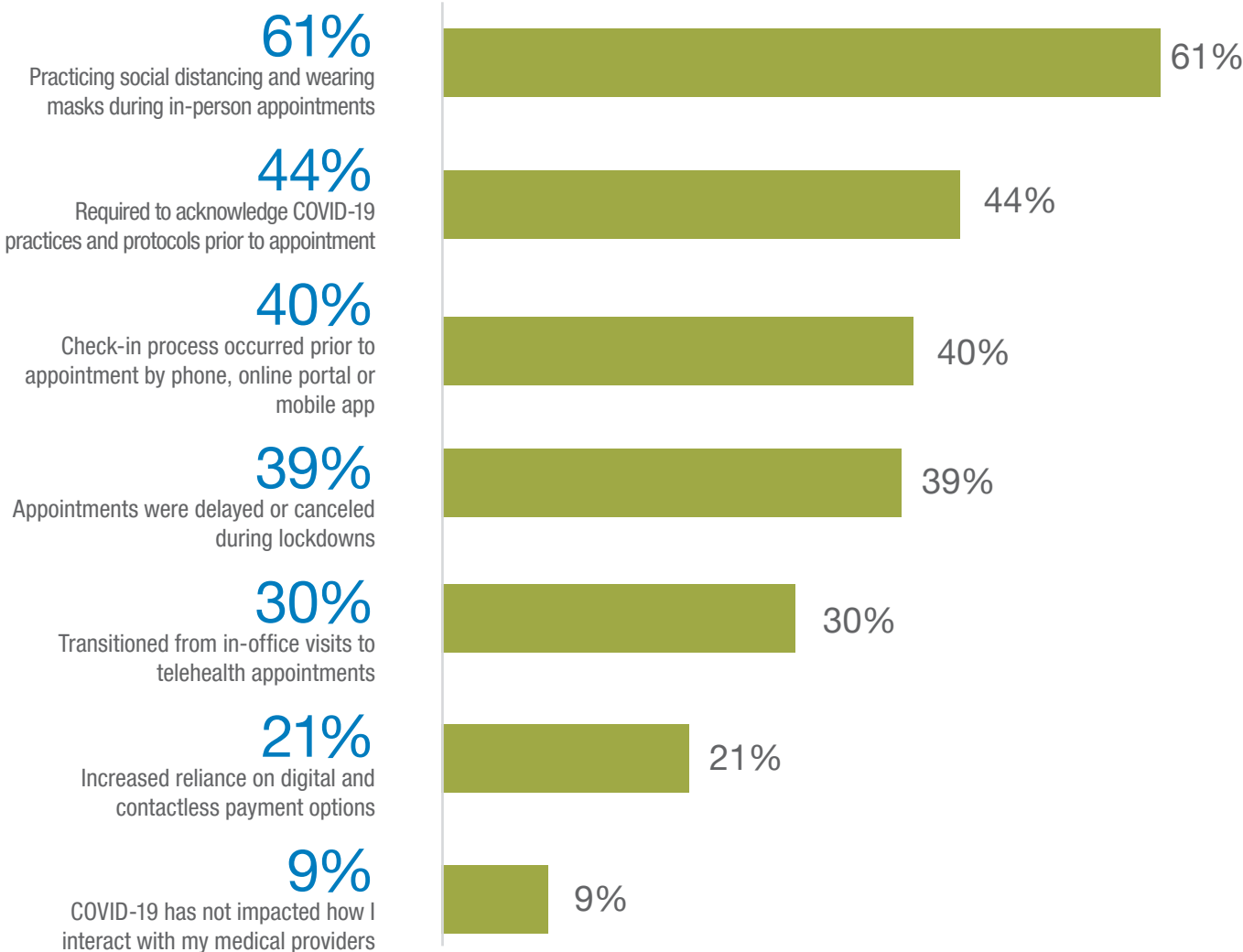
Section one

The impact of COVID-19 on the patient experience

An altered healthcare experience

While some consumers deferred care during the pandemic, many kept their in-person appointments. When asked how COVID-19 impacted their experience, most pointed to standard safety procedures like practicing social distancing and wearing masks; however, one in five said it also impacted their reliance on digital and contactless payment.

How has COVID-19 impacted the ways in which you interact with your medical providers? (select all that apply)



Virtual visits gain increased acceptance

With the pandemic accelerating the growth of telehealth, a significant majority of survey respondents said they'd tried it – and even more said they want their doctors to expand availability.

Have you had a telehealth appointment in the past year?

Yes: 65% No: 35%

Many health insurance companies expanded coverage for these virtual visits during the pandemic. Consumers typically expect them to be less expensive than in-person visits. In general, telehealth tends to be less expensive than an in-person office visit, but cost varies between service providers and can depend on a patient's insurance coverage.

Which of the following types of appointments would you expect to be more expensive if the purpose and service were the same?

In-office visit	53%
Telehealth visit	21%
No difference	26%

When care delivery is feasible through telehealth, I am in favor of my healthcare providers expanding access.



38%
Strongly agree

31%
Somewhat agree

22%
Neither agree nor disagree

5%
Somewhat disagree

4%
Strongly disagree

Paying for virtual visits

Virtual visits may be a technology innovation, but the billing that accompanies them isn't always as digitally advanced. Nearly half of consumers who attended a telehealth appointment received a bill in the mail after their appointment.

When did you pay for your telehealth appointment?
(select all that apply)

Billed by mail after the appointment	45%
Billed digitally after the appointment	35%
Co-pay prior to appointment	26%
Flat fee prior to appointment	22%
Other	9%

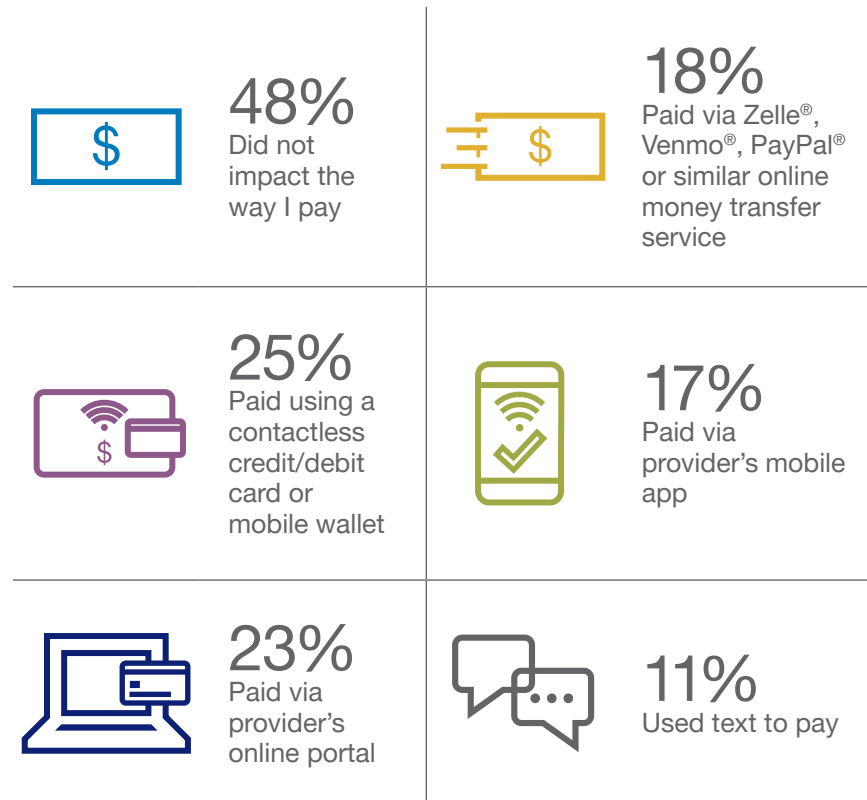
Given the quick growth of online visits during the pandemic, telehealth providers may still be catching up with digitizing billing and payments. One factor may be the type of telehealth visit. While some consumers connect with a doctor for a one-time appointment using a virtual care management platform (e.g., SnapMD®, MDLIVE®, Doctor On Demand®), others are actually connecting with their own physicians via video chat (e.g., Zoom®) – and that service is a new mode of care delivery for many primary care and specialist clinics since the start of the pandemic.⁸

Pandemic impacts how consumers pay

A little over half of consumers say COVID-19 has impacted how they pay providers, and options like using a contactless debit/credit card, mobile wallet or online portal were popular choices. Paying via Zelle®, Venmo®, PayPal® or similar online money transfer service jumped from 4% last year to 18% this year.

For consumers seeing their doctors in person, 58% were offered touchless check-in before their appointment, and 69% were asked about making a credit/debit card payment as part of the touchless check-in process.

How has COVID-19 changed the way you pay your medical providers? (select all that apply)



A woman with long, curly hair and a man are sitting at a desk, looking at a laptop screen. The woman is on the left, and the man is on the right, resting his chin on his hand. They appear to be in a professional or collaborative setting. The image is overlaid with a semi-transparent blue filter.

Section **two**

Consumer payment experience
and expectations

Mail still leads for medical bills

In 2020's survey, **67% of consumers** reported getting their medical bills in the mail. In the 2021 survey, mail remained the leading method but experienced a decrease, as online provider portals, apps and text all increased.

In which ways are you currently notified about your medical expenses after receiving service? (select all that apply)



51%

Billing statement delivered by postal mail



13%

Automated phone call from my provider



24%

Visit my provider's online portal



16%

Text message notification from my provider



15%

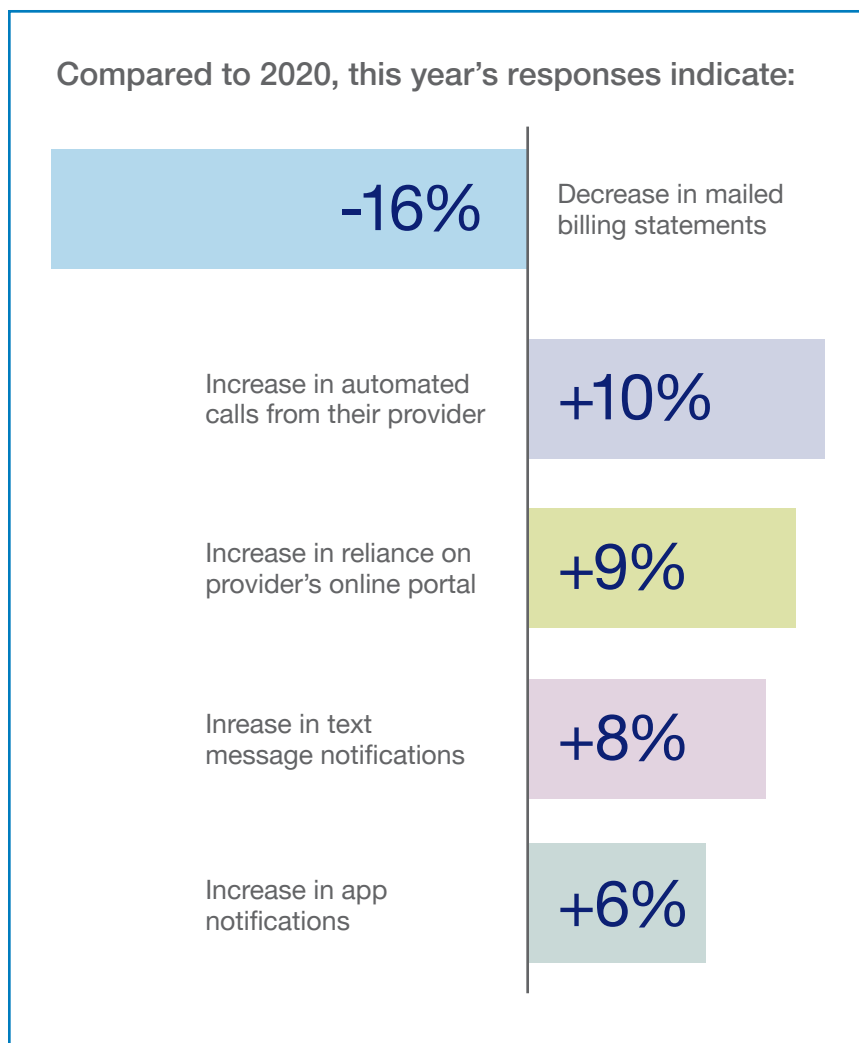
App notification from my provider

- 33% Billing statement delivered by email
- 31% Explanation of benefits from my health plan
- 2% Other

About two-fifths of people say the way they receive bills doesn't affect how quickly they pay. And for those who say their payment speed is impacted, there's variation among which method drives them to pay faster.

Mail still leads for medical bills (continued)

How patients are notified seems to be increasingly influencing how quickly consumers pay. Last year 55% of respondents said the method of notification didn't affect how quickly they paid.



Does the way you are notified about medical expenses impact how quickly you pay them?



- 40%**
No, the way I am notified does not change how quickly I pay

- 17%**
Yes, I pay more quickly when notified by email

- 16%**
Yes, I pay more quickly when notified by postal mail

- 14%**
Yes, I pay more quickly when notified by text or app notification

- 13%**
Yes, I pay more quickly when I receive an automated phone call notification

Healthcare portals provide convenience

The majority of consumers are using online portals from both their providers and their insurers, and usage this year was similar to last year. Paying bills and checking balances are the most cited features they use.

How frequently do you visit healthcare provider portals each year?

1–4 times	50%
5–9 times	31%
10+ times	14%
Never	5%

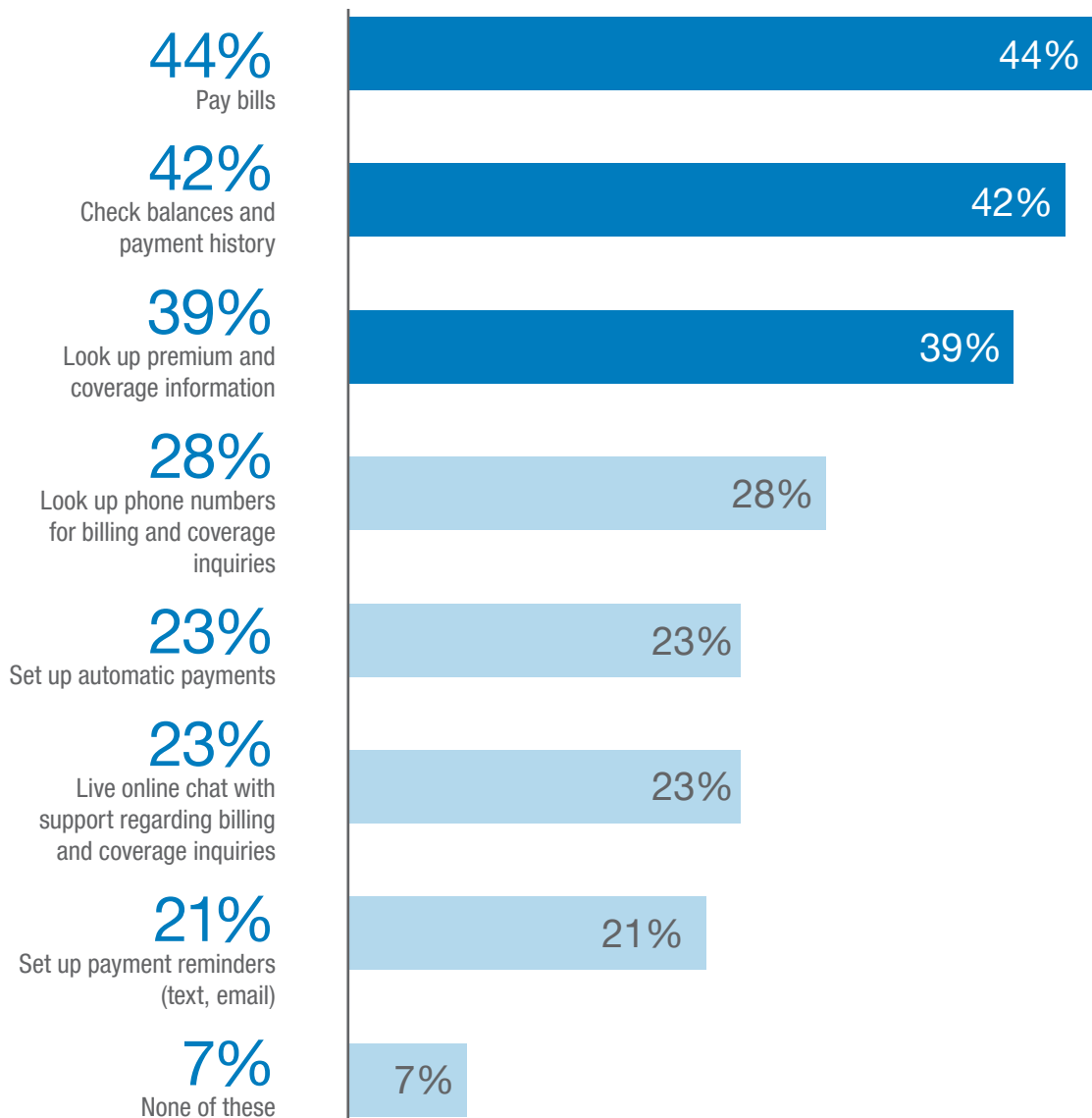
If you are registered on your health insurance plan's online portal, how frequently do you visit your healthcare insurance portal each year?

1–4 times	47%
5–9 times	34%
10+ times	17%
Never	3%

Healthcare portals provide convenience (continued)

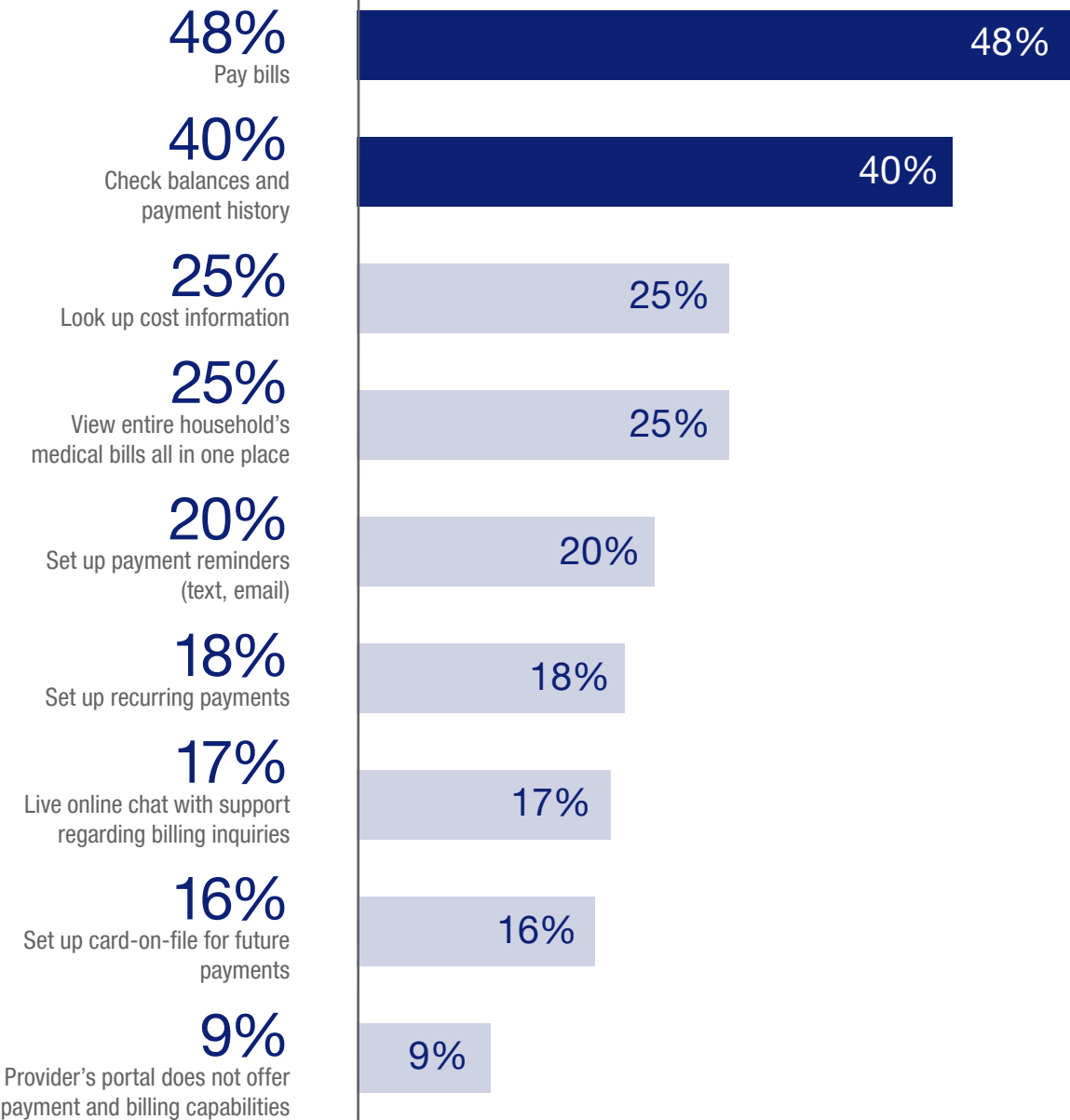
Consumers are also relying on patient portals for payment and billing support with nearly a quarter utilizing live chat. Fifty-six percent of respondents would be extremely or very comfortable resolving payment and billing questions via live text chat or video chat. Live chat capability presents an opportunity for healthcare organizations to more efficiently manage inbound inquiries.

If you are registered on your health insurance plan's online portal, which of the following healthcare insurance portal capabilities do you use? (select all that apply)



Healthcare portals provide convenience (continued)

If you are registered for your healthcare provider’s patient portal, which of the following actions do you take? (select all that apply)

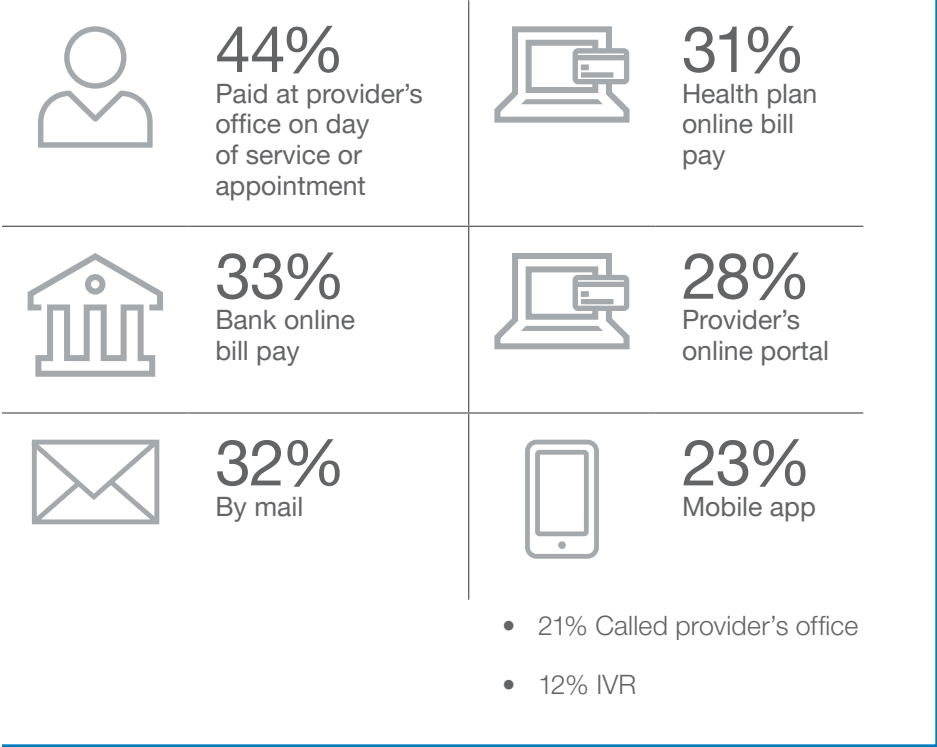


Digital payments increased

Consumers are using more digital channels to pay for care now. Compared to last year, 20% fewer patients paid at the provider’s office – although the shift to virtual care likely contributed to this drop. Those payments moved primarily to three methods:

- **7%** more participants reported using IVR
- **12%** more participants reported using bank online bill pay
- **9%** more participants reported using health plan online bill pay

Please select all the payment methods you have used to pay a medical bill in the past 12 months. (select all that apply)



COVID-19 triggered payment changes for consumers age 50 and under – accelerating trends toward adoption of digital payment that were already underway. Older consumers, on the other hand, were more likely to say COVID-19 did not impact the way they pay:



Of those age 51–65, **70%** said they were not affected, and of those age 66+, **78%** said they were not affected.

Consumer payment preferences

While the survey showed a decline in payments made at the time of service, which may be attributable to a decrease in office visits during the pandemic, it's still the preferred way to pay.

This preference may speak to consumers' desire for greater cost transparency prior to care and the ability to pay or make arrangements to pay up front. Yet the desire for price transparency isn't often being met. A recent survey showed that most health systems don't offer up-front cost information to patients.⁹



Please select your most preferred method for paying medical bills.

22%
Pay at provider's office on day of service or appointment

12%
Mobile app

16%
Provider's online portal

12%
By mail

16%
Bank online bill pay

5%
Call provider's office

13%
Health plan online bill pay

3%
IVR

It's notable that while the top two choices remained consistent with the prior year, the number three spot showed a change. Bank online bill pay ranked third, pushing postal mail down the list to tie with mobile app payments.

Payment preferences by age

A breakdown of payment preferences by age shows that younger people are more interested in using a mobile app to pay, yet they're also interested in payment at time of service. The oldest age group is also likely to pay at the time of service but prefers to pay by mail as a second choice.

Most-preferred method for paying medical bills (top two choices):

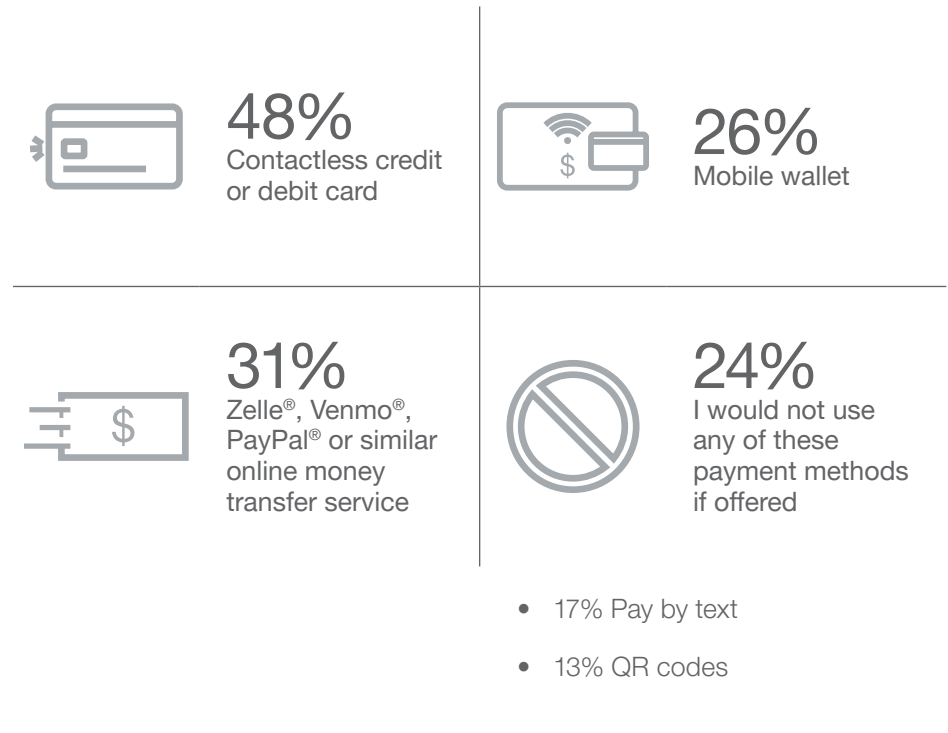
Age 26–35:	Mobile app	28%
	Pay at provider's office on day of service or appointment	14%
Age 36–50:	Bank online bill pay	22%
	Tie: health plan online bill pay and mobile app	17%
Age 51–65:	Pay at provider's office on day of service or appointment	37%
	Provider's online portal	24%
Age 66+:	Pay at provider's office on day of service or appointment	37%
	By mail	18%

Desired payment options

A national survey conducted by PSCU showed a growth in digital payment usage – not just in healthcare but in all industries. It found debit mobile wallet purchases up 62% and credit mobile wallet purchases up 46% over the previous year.¹⁰

This aligns with the responses received when we asked consumers which payment methods they want to see offered at their doctor’s office.

Which of the following payment methods would you like your medical provider to offer and support? (select all that apply)



Desired payment options (continued)

Groups who report using digital payments at higher rates are more interested in having new digital options like mobile wallet, money transfer services and text – and they also perceive healthcare to be more innovative. As services like Zelle®, Venmo® and PayPal® expand to support consumer-to-business payments, they have become a preferred way for younger healthcare consumers to pay – particularly during the pandemic.

When desired payment types were broken down by age, all groups chose contactless debit or credit card as one of their top two desired methods. Yet while people 50 and under desired additional digital options, those who are older said they wouldn't use them.

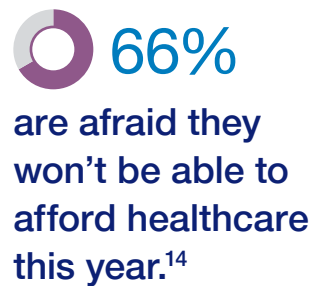
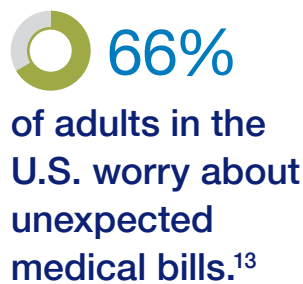
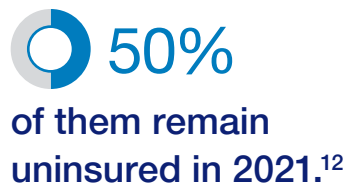
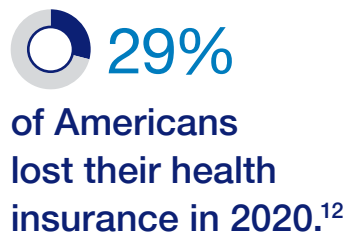
Most-preferred method for paying medical bills (top two choices):

Age 26–35:	Contactless debit or credit card	52%
	Zelle®, Venmo®, PayPal® or similar online money transfer	50%
Age 36–50:	Contactless debit or credit card	52%
	Mobile wallet	41%
Age 51–65:	Contactless debit or credit card	48%
	I would not use any of these payment methods if offered	35%
Age 66+:	I would not use any of these payment methods if offered	49%
	Contactless debit or credit card	41%

The desire among younger people to use online money transfer services hasn't been limited to healthcare. In 2020, Zelle® experienced a 58% growth in transaction volume as a result of consumer adoption and expansion to businesses.¹¹

Affordability concerns remain high

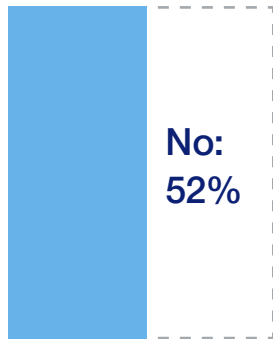
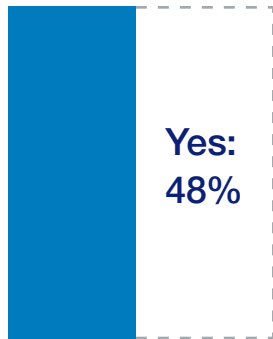
Beyond experiences related to payment methods, concerns around affordability are common for healthcare consumers:



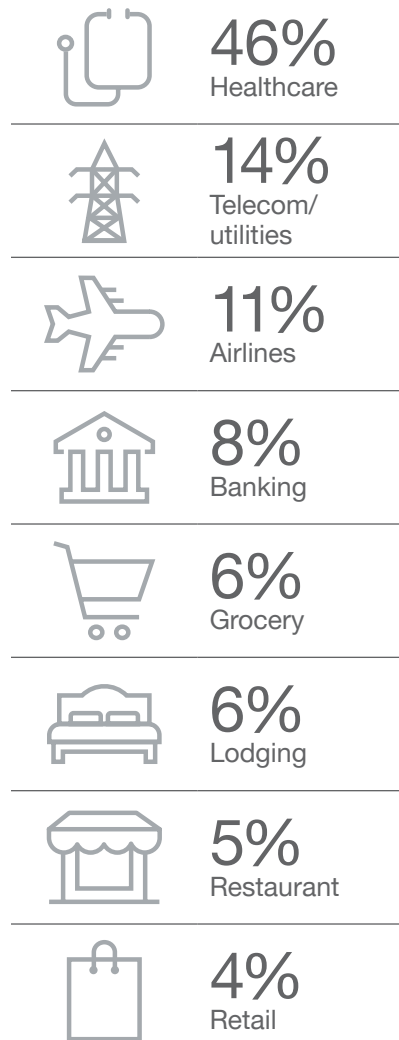
While many of these concerns stem from issues far greater than the scope of this report, there is a need for payment tools that help ease the burden. The issue of surprise medical bills is a recognized problem that Congress seeks to address with the recent passage of the “No Surprises Act.”¹⁶ The Act will offer healthcare consumers new protections starting in 2022 to help alleviate surprise billing. However, surprise bills are only one part of the equation, as some consumers continue to struggle to simply understand the cost information on their medical bills.

Affordability concerns remain high (continued)

Have you been surprised by an unexpectedly high medical expense in the past 12 months?



In which industry do you believe the process of making a payment is most difficult for consumers?



How clear and complete is the cost information given to you on your medical bills?



31% Extremely clear

34% Very clear

24% Somewhat clear

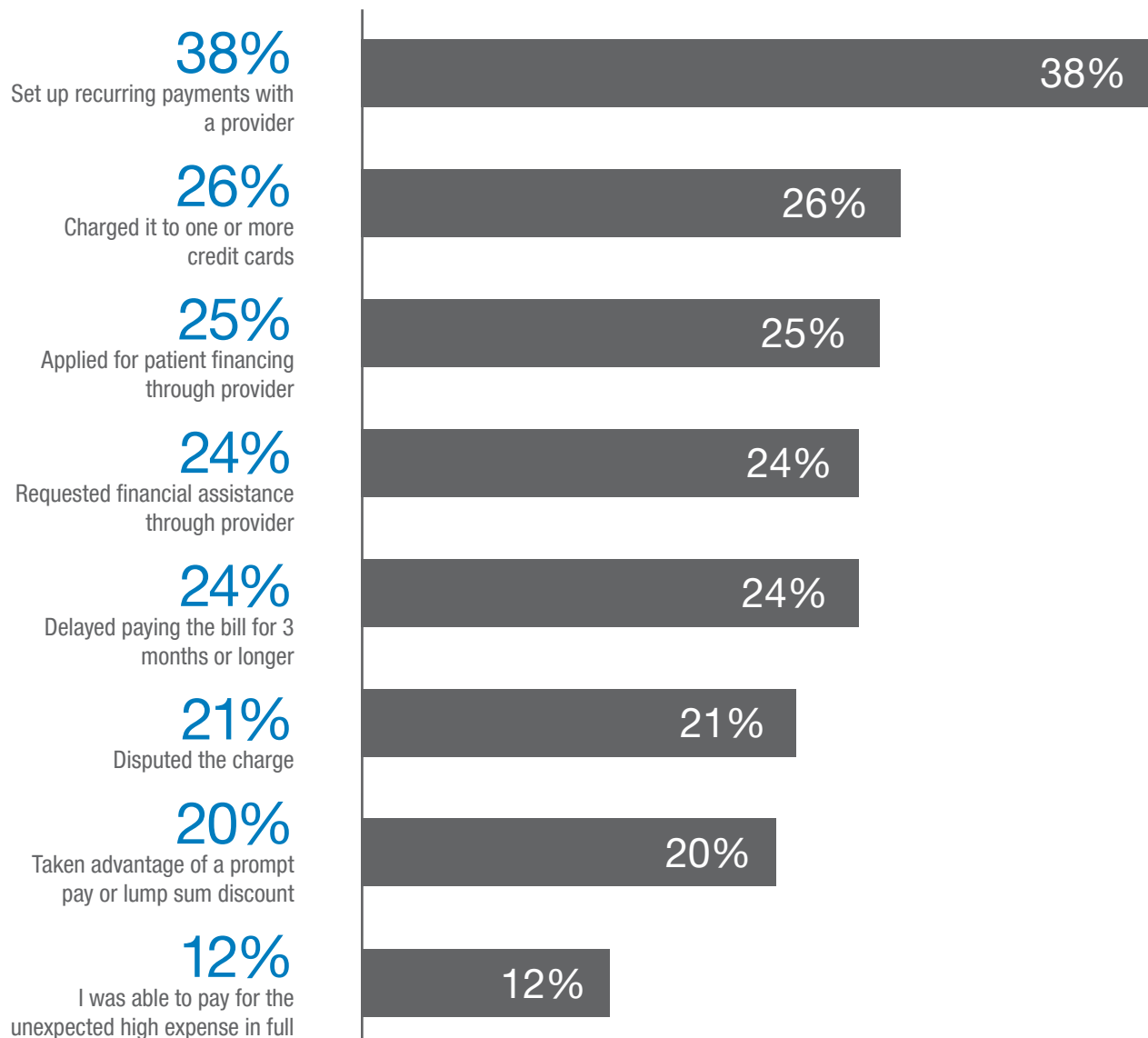
9% Not very clear

2% Not clear at all

Managing high bills

Those who had experienced an unexpectedly high bill addressed it with a variety of strategies, and like last year, respondents chose recurring payments as their top strategy. Still, more than a quarter of patients used one or more credit cards to pay the bill, which could result in extensive interest charges – exacerbating the affordability problem.

If you have been unable to pay for an unexpectedly high expense in a timely manner, what have you done? (select all that apply)



Discounted payment options

As the previous table showed, 20% of respondents who have been unable to pay for an unexpectedly high bill said they'd take advantage of a prompt pay or lump sum discount, and 38% said they'd set up recurring payments with a provider. When asked about these two options, consumers say they're highly interested in receiving a discount for choosing them.

Extremely likely	46%
Very likely	29%
Somewhat likely	18%
Not very likely	4%
Not likely at all	3%

How likely are you to take advantage of receiving a discount for paying your entire bill in one lump sum?

Extremely likely	33%
Very likely	26%
Somewhat likely	23%
Not very likely	11%
Not likely at all	7%

How likely are you to choose recurring payments to pay your bill if offered by your provider?

A woman with dark hair tied back, wearing a dark blue short-sleeved top and a necklace, is smiling and writing on a whiteboard with a black marker. In the background, a man in a dark blue jacket is looking towards the whiteboard. The setting appears to be a modern office or meeting room with large windows and other people in the distance.

Section **three**

Opportunities for improvement
and innovation

Consumer perceptions: Healthcare payment methods lag in innovation

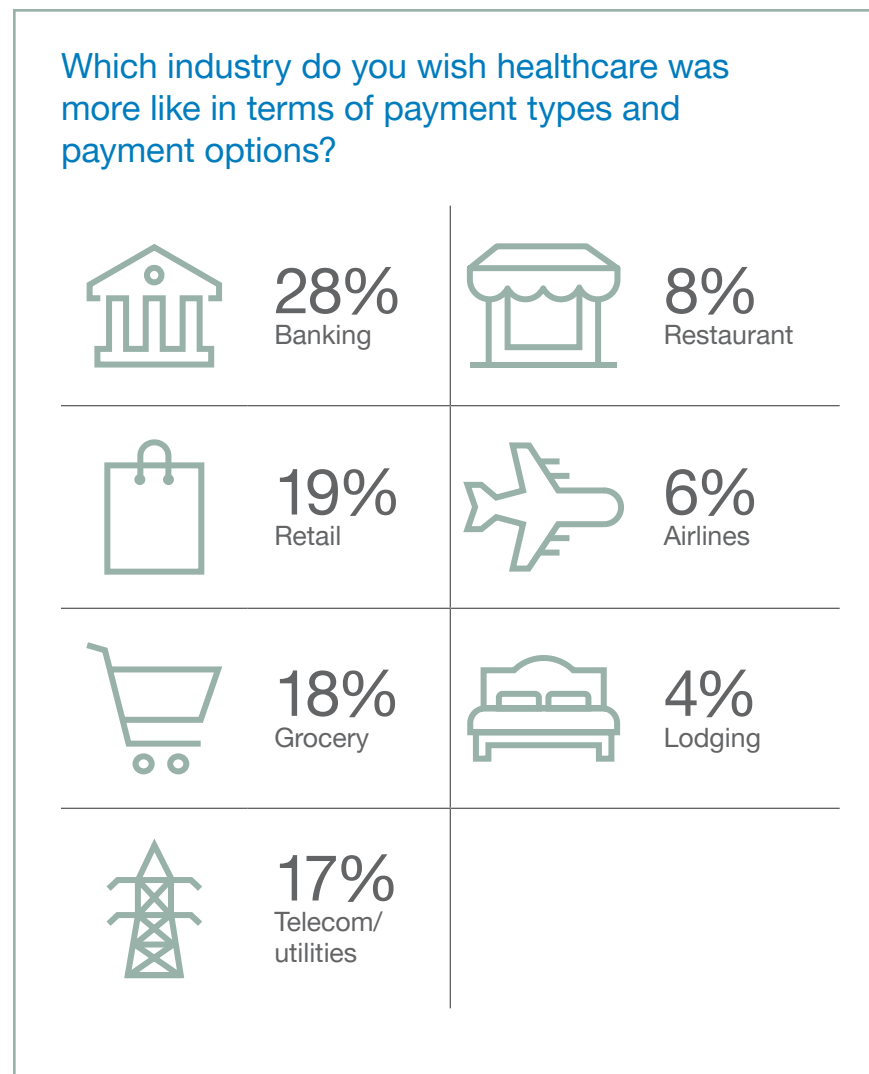
Despite some consumers shifting payments to more digital options, there was no change compared to last year in the number of consumers who feel healthcare is keeping pace with other industries.

I feel healthcare is keeping pace with other industries when it comes to payment innovation and providing creative ways to pay bills.

Strongly agree	31%
Somewhat agree	37%
Neither agree nor disagree	25%
Somewhat disagree	5%
Strongly disagree	2%

Consumer perceptions: Healthcare payment methods lag in innovation (continued)






Interestingly, banking is now the category consumers wish healthcare would emulate – not retail, as chosen last year. This might be indicative of the strides banks have made in the mobile experience and of consumer interest in having more robust mobile options available from their healthcare providers.



Consumers want modern payment methods

When asked about modernizing available payment options, 37% of respondents indicated that an online patient portal be updated or added as an option.

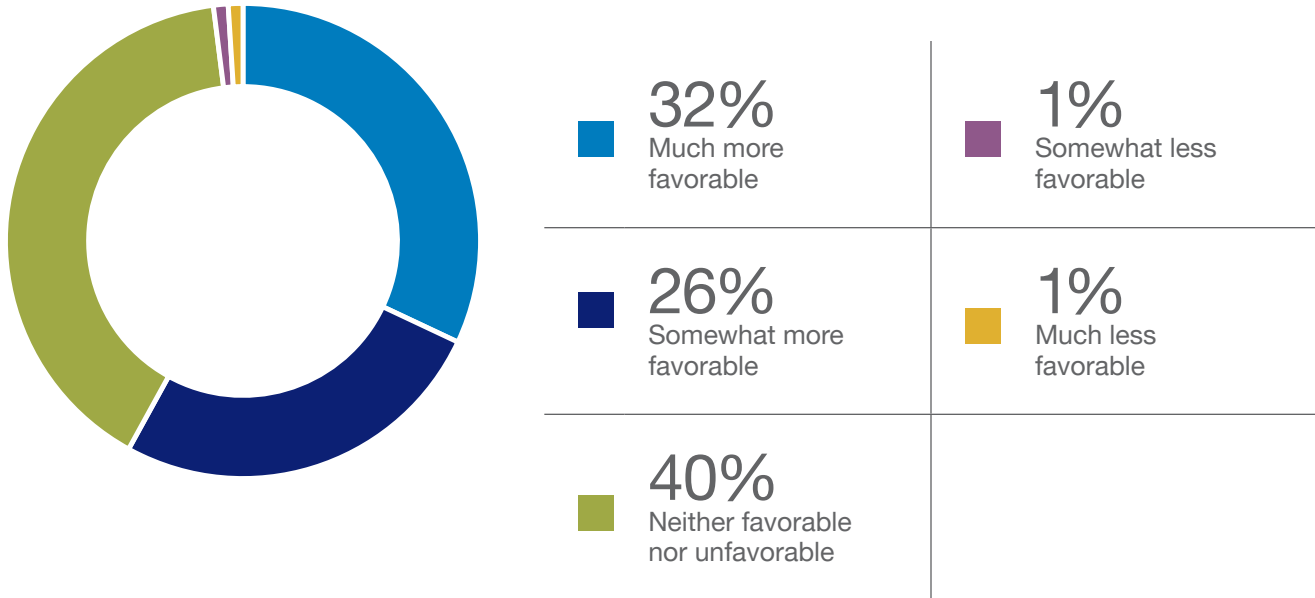
If you could ask your provider to modernize the digital payment options available to you, which would you choose? (Top 5 answers)

-  **Online patient portal**
-  **Mobile app**
-  **Contactless payment via mobile wallet**
-  **Pay by text**
-  **Pay by scanning QR code**

Respondents not only want modernized payment methods but also demand cleaner and safer ways to pay in person. COVID-19 has made consumers wary of touching payment devices for fear of virus transmission – 76% of respondents expressed concern – and this increased concern about safety during the pandemic may extend to flu, cold and other viruses as well. A quarter of survey respondents said they paid using a contactless card or mobile wallet due to COVID-19 risks. And nearly three-quarters of consumers – in all industries – said they’ve made payment decisions based primarily on safety issues at the point of sale.¹⁰ Simply offering contactless payments as an option at the point of care can improve a consumer’s perception of their provider.

Consumers want modern payment methods (continued)

Does the availability of a contactless payment device at the point of service improve your perception of your medical provider?



IVR is another option for consumers who are leery of virus transmission. While less than half of the respondents used IVR in the past 12 months for balance and payment information, those who did had an overwhelmingly positive opinion of it.

- **41%** have used IVR to pay bills or obtain balance information in the past 12 months – compared to 22% last year.
- Of those who used it, **90%** strongly or somewhat agreed that IVR is a good way to be reminded about upcoming payments and balances due.
- Of those who used it, **82%** are extremely or very likely to use IVR to pay bills or obtain balance information from a healthcare provider in the future.

Another payment option that removes the need to touch devices at the point of service is pay by text, and almost 50% said they'd use it if available. Of those who would not choose to pay by text, security concerns (57%) and preferences for other ways of paying (51%) are the top reasons.



Section **four**

Data and payment security

Data security remains a concern

Even though the majority of consumers believe providers are trying to protect their data, some respondents cited security as a primary reason healthcare payments need more innovation.

My healthcare providers are doing everything they can to protect my data.

Strongly agree	42%
Somewhat agree	38%
Neither agree nor disagree	17%
Somewhat disagree	2%
Strongly disagree	1%

Consumers continue to worry most about their Social Security number and credit/debit card information being stolen; medical history and health plan information are less of a concern.

Relative to other industries, healthcare is perceived more positively now than in previous years.

Data security remains a concern (continued)

Despite consumers' belief that healthcare providers are doing what they can to protect data, nearly half of respondents who want to further modernize digital payments indicate they're concerned about security.

In which of the following industries do you believe payment is least secure?

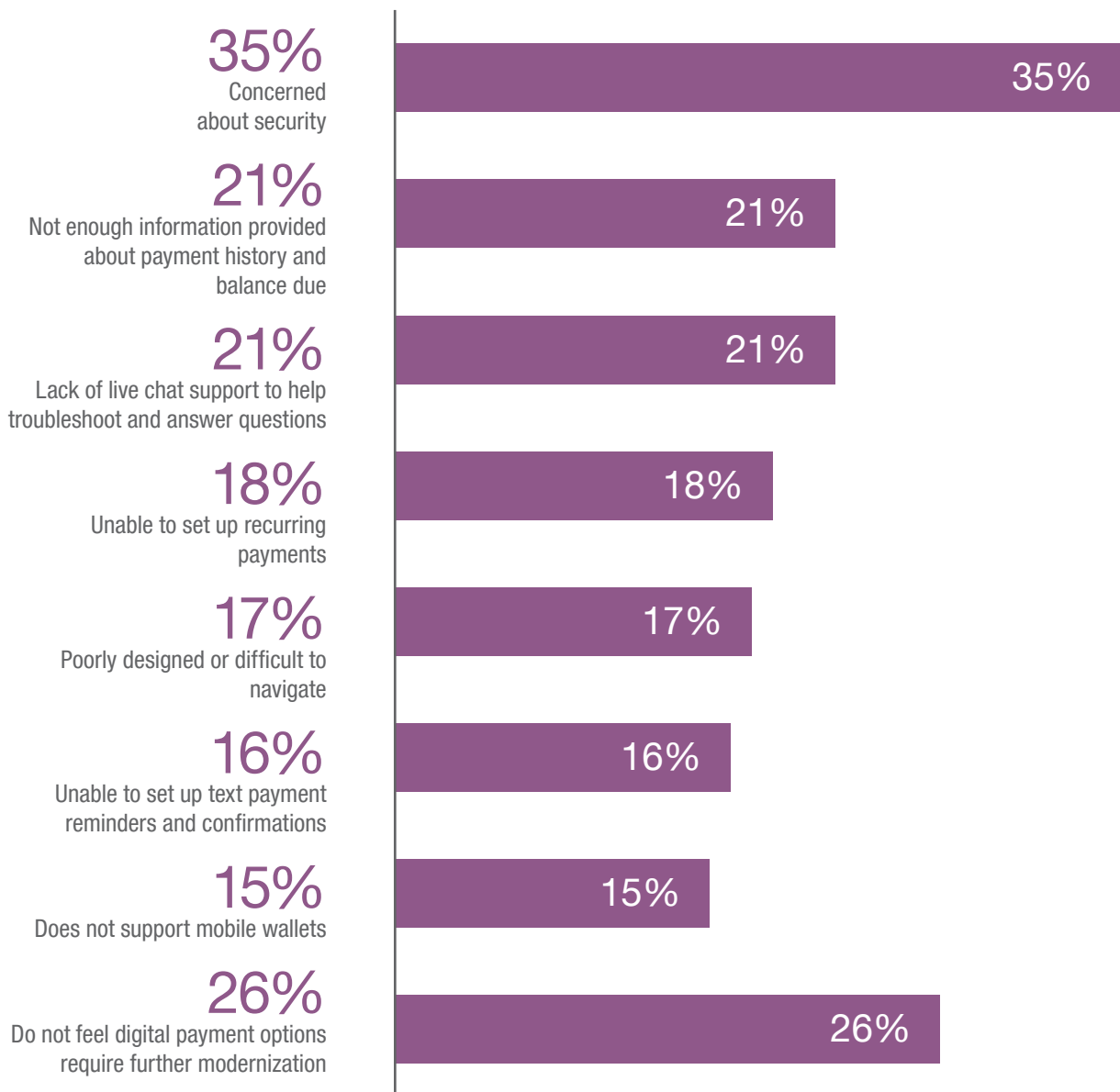


While healthcare ranked as sixth least secure this year, last year it was ranked #3 after retail and restaurant:

1. Retail – **31%**
2. Restaurant – **30%**
3. Healthcare – **12%**

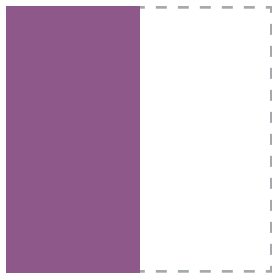
Data security remains a concern (continued)

Why do you feel your healthcare provider's digital payment options require further modernization? (select all that apply)

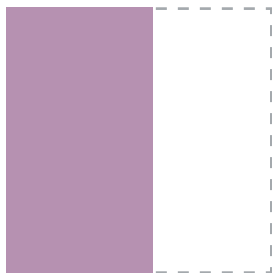


Data security remains a concern (continued)

For providers who are hesitant to adopt digital payment methods due to security concerns, consider that even traditional payment methods can cause concern among patients.



50%
of consumers are concerned
about security when paying
by postal mail



55%
are worried about security
when paying healthcare bills
via mobile app

Given the lasting concerns about security, there may be an opportunity for healthcare providers to better educate consumers about what they're doing to keep their data safe – especially since the pandemic has brought some people into digital payment for the first time.

Key takeaways

The COVID-19 pandemic has had a significant impact on how patients receive and pay for care.

- **65% of consumers** have had a telehealth appointment in the past year.
- **21% say** the pandemic increased their reliance on digital and contactless payment options.

58% of consumers who had an in-person doctor appointment were offered touchless check-in, and 69% were asked about making a credit/debit card payment as part of that process.

The prevalence of receiving medical bills by mail dropped from 67% last year to 51% this year.

60% of consumers say that how they're notified about bills impacts how quickly they pay, but there's variation in which method drives them to pay faster.

Online portal use – both provider and insurer sites – remains steady over last year.

12% more participants used bank online bill pay this year, and 9% more used health plan online bill pay.

Fewer consumers paid their bills at the doctor's office this year; however, given it's still their preferred way to pay, that decrease may be related to the pandemic.

COVID-19 triggered payment changes for consumers age 50 and under – accelerating digital payment trends that were already underway. Older consumers, on the other hand, were more likely to say COVID-19 did not impact the way they pay as they were less likely to embrace more modern payment options.

Consumers want their providers to offer more digital payment solutions including contactless credit or debit card (48%); Zelle®, Venmo®, PayPal® or similar online money transfer service (31%); and mobile wallet (26%).

Nearly half of respondents say healthcare is the industry that makes payments most difficult for consumers.

Affordability remains a key issue – especially at a time when many Americans lost their health insurance. 48% say they were surprised by an unexpectedly high medical expense in the past 12 months.

Consumers are highly interested in receiving a discount on their medical bill by paying in one lump sum or breaking up their bill into recurring payments.

- **93% are somewhat**, very or extremely likely to take advantage of a discount offered for paying a bill all at once.
 - **82% are somewhat**, very or extremely likely to choose recurring payments if offered.
-

The majority (68%) say healthcare is keeping pace with other industries for payment innovation.

- When asked which industry healthcare should emulate for payments, respondents chose banking.
-

Almost half of consumers indicated they would pay by text.

Consumers believe their healthcare providers are doing all they can to protect their data.

- This year, healthcare was ranked #6 for least secure; last year it was #3.



Methodology

About this survey

The online questionnaire was fielded in the United States in January 2020.

The healthcare consumer survey is based on a national sample of 1,113 adults, 26 years of age or older, living in 49 different states and the District of Columbia. All respondents had visited a hospital, clinic, urgent care center or doctor's office in the past six months and paid for treatment.

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