

# Propensity-to-Pay Scoring Analysis

Engage patients with the right message, at the right time, through the right channel.

## What is Propensity-to-Pay scoring?

Propensity-to-pay scoring is a data-driven method used by healthcare organizations to predict how likely a patient is to pay their financial responsibility.

## How does Revco utilize Propensity-to-Pay scoring?

We apply propensity-to-pay scoring to prioritize call efforts and drive the highest projected return for our clients. Built through regression analysis and powered by more than 200 million consumer credit files combined with proprietary historical payment data, our model evaluates roughly 5,000 attributes to **predict a patient's likelihood of resolution within 90 days**.

## Charity Care Applications

Revco's also leverages this score to calculate the income percentage under the Federal Poverty Guidelines and evaluate it against charity guidelines to **determine Charity Care eligibility**. Robust reporting, including Work Effort Efficiency and inbound/outbound KPI insights, ensures that outreach strategies are targeted, efficient, and aligned with the expected outcome.

## Key Drivers include:

- **Consumer Wealth Characteristics:** Income, wealth, home ownership and home value
- **Consumer Verification:** Validated address, phone number, and SSN accuracy
- **Ability to Contact:** Number and quality of addresses and phones found by automated skip tracing
- **Custom Variables:** Consumer's account history



Score	% of Accounts	Recovery % of Total	% of Work Effort	Yield Per Account
1 - 2	44.2%	73.9%	66.4%	\$82.20
3 - 4	17.9%	14.8%	15.6%	\$42.80
5 - 6	14.0%	6.4%	8.5%	\$24.14
7 - 8	14.8%	3.8%	7.0%	\$13.65
9-10	9.1%	1.1%	2.5%	\$5.91