

# US Bank Survey: Consumers want digitized healthcare payments

## Article

**The data:** The pandemic spurred a surge in digital medical payments, [according to](#) a new survey from US Bank that was conducted on 1,113 US adults.

- In the last year, **44%** of consumers paid their bill at the doctor's office, **28%** paid through an online portal, **23%** paid via a mobile app—but still, over **32%** paid by mail, and **21%** paid via phone. Compared with the year before, fewer people are now making in-person payments:

The same version of the survey from July 2020 [showed](#) that **64%** of consumers paid their bill at the doctor's office.

### **Here's a look at some of the survey key findings about consumer sentiment around digital payments:**

- **Consumers think digital billing is easier to use.** Around **two-thirds** of respondents used telehealth to receive care in 2020—and **over half** said they prefer the ease and safety of contactless, digital payment methods when paying for their care.
- **And they want more options to pay their medical bills digitally.** **37%** want to be able to pay via a portal, while **32%** want a mobile app option.

**The problem:** As healthcare costs [mount](#), the burden of medical bills weighs heavy on US patients—and that's only being compounded by poor medical financial literacy and the slow-moving billing process.

**The medical billing experience for patients is often inefficient and [leads to non-payment](#).** **71%** of patients are confused by their medical bill, and **80%** say they were slapped with a surprise bill, [according to](#) InstaMed's 2020 Trends in Healthcare Payments report.

Patients have listed confusing medical bills as a top reason for delaying payment: **56%** of patients who were late on a medical bill payment either assumed their insurance would pay for it or were unclear about how much they owed.

**The opportunity:** Healthcare providers that jump on the digital payments boat can help improve patient satisfaction (which can boost provider ratings) and collect revenues quicker.

- They could lean on digital billing solutions like **Cedar-owned OODA Health's** app-based [platform](#), which helps bring greater transparency to medical bills by centralizing payments into a single digital space.

**It's important for healthcare providers to meet patients' expectations considering today's healthcare consumer opts for [convenience over loyalty](#).** **82%** of consumers want to make all their healthcare payments in one place, and **85%** of consumers say they prefer an electronic payment method for their medical bills—yet **most** providers still send out paper bills.

## How Would US Patients Like to Hear About a Health System's Payment Plans?

% of respondents, Aug 2018

I'd like to read about it on my statement

39%

Would like my doctor to tell me when I go for an appointment

33%

I'd like to receive a brochure with comprehensive information about my treatment that includes bill payment

32%

Would like someone from the health system to talk to me in-person

30%

Would like someone from the health system to call me

27%

I'd like to receive a mailer with information about payment

25%

I'd like to research online

24%

I'd like to download comprehensive information about my treatment that includes bill payment

15%

I'd like to watch a video about my treatment that includes bill payment

5%

Other

6%

Note: ages 18+; respondents allowed to select up to 3 responses

Source: VisitPay, "The VisitPay Report: Edition. 01," Feb 11, 2019

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