

# MedicalCollectionScore™



## Maximize collections by identifying dollars and payers

PredictiveMetrics' (PMI) MedicalCollectionScore™ statistical model for collecting medical debt drives faster and more efficient and effective decisions. By knowing who will pay and how much as well as the reports we provide, lets you rank order debtors most profitably. The MedicalCollectionScore prescription cures your collection pains.

### Why Use MedicalCollectionScore?

**Profitable:** Segment accounts based on expected liquidity to apply collection strategies based on cost, effort and impact.

**Fast:** Increases efficiency allowing quick and accurate decisions based on reliable science and statistics.

**Predictive:** Forecasts financial performance using your medical placement data and blending it with socio-economic and demographic data supplied by PredictiveMetrics. Identifies accounts with the highest probability of collections and predicts dollar amounts to be collected.

**Smart:** Leave the analysis and statistics to us. With MedicalCollectionScore prioritizing your collections, optimizes your time, money, and resources.

**Customizable:** Integrates your collection rules into the score. We'll data mine for you by querying based on your criteria and setting up simulations to determine profitability providing you with reports for collections planning.

### MedicalCollectionScore Works for You

Integrate MedicalCollectionScore into your collection process and take advantage of:

- ◆ Leveraging the Predictive Power of Your Patient Data, which is easily accessible and it's Free
- ◆ Utilizing Your Data Eliminates Data Acquisition Costs
- ◆ Payment Behavior Specific to Collecting Medical Debt
- ◆ Scoring All Accounts To Maximize Profits

**Have PredictiveMetrics conduct a FREE retrospective analysis of MedicalCollectionScore on your portfolio to obtain mathematical proof that the score optimizes the rank ordering of collections for you.**

### What is the Score?

MedicalCollectionScore is an empirically derived multivariate statistical model that was developed and validated on more than 5 million charged-off medical observations and blended with socio-economic and demographic data provided by PredictiveMetrics. Because our industry database is so large, MedicalCollectionScore accurately predicts liquidations and dollars to be collected per account, and does not require bureau data or personally identifiable information.

MedicalCollectionScore is frequently updated to reflect your collection results to ensure ongoing model stability and performance. Let MedicalCollectionScore restore the health of your portfolio.

### How Do I Obtain and Use Scores?

The model scores are straightforward and easily accessible via the Internet. File transfer occurs through encrypted SFTP Internet exchange, minimizing IT resources. Our ASP scoring service provides both real time and batch scoring.

Segment and develop collection strategies based on cost, effort, and expected dollar value to optimize collection resources and personnel most effectively.

## Utilizing Your Internal Placement Data Is Predictive and Saves Money

The only data needed to produce and validate MedicalCollectionScore is:

- ◆ Date of Service
- ◆ Amount Due
- ◆ Last Payment Date
- ◆ Amount of Last Payment
- ◆ Current Balance
- ◆ Zip Code
- ◆ State
- ◆ Original Account Open Date
- ◆ Placement Status
- ◆ Placement Date
- ◆ Medical Debt Type

Patient's personally identifiable information is not required.

Once PredictiveMetrics receives your data, we mine it to develop your scores. The process can handle masked data if necessary.

## PredictiveMetrics, Celebrating 14 Years of Predictive Scoring Excellence

PredictiveMetrics turns probabilities into profits. We specialize in providing advanced knowledge-based collections solutions to a variety of companies, industries, debt types, and financing.

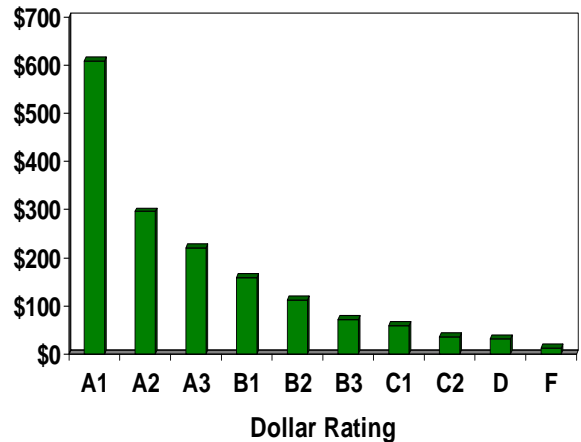
PredictiveMetrics provides custom and industry specific scores for charged-off collections, pre-charged off collections, debt buying and selling, underwriting, and portfolio management. Our analytical team is comprised of statisticians, econometricians, and actuaries that use state of the art statistical techniques to help you understand collections on your portfolio.

**For more information about PredictiveMetrics' MedicalCollectionScore, call 732-530-9303 and ask to speak with a sales representative.**

## PredictiveMetrics' MedicalCollectionScore Results:

### Retrospective Analysis Results

*Liquidation Rates: Dollar Payment Received*



This graph validates that MedicalCollectionScore works for determining how much will be collected per account over 180 days.

## Enhance Your Collection Scoring with a Custom Treatment Design

Identify the best collection methods to take cost-effective actions. PredictiveMetrics analyzes MedicalCollectionScore together with your collection treatments (actions) to help you develop a statistical-based treatment strategy. By using this service, you will understand the measurable impact of taking certain collection actions on an account and portfolio basis, leading to a superior collection strategy.



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