

MedicalRecoveryScore™



Maximize recoveries by identifying dollars and payers

PredictiveMetrics' MedicalRecoveryScore™ statistical model for recovering medical debt drives faster and more profitable recovery decisions. By knowing who will pay and how much as well as the reports we provide, lets you rank order debtors most profitably. The MedicalRecoveryScore prescription cures your recovery pains.

Why Use MedicalRecoveryScore?

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 recovery and predicts dollar amounts to be collected.

Smart: Leave the analysis and statistics to us. With MedicalRecoveryScore 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 recovery planning.

MedicalRecoveryScore Works for You

Integrate MedicalRecoveryScore into your collection process and take advantage of:

- ◆ Leveraging the Predictive Power of Your Patient Data, which is Free
- ◆ Utilizing Your Data Eliminates Data Acquisition Costs
- ◆ Payment Behavior Specific to Recovering Medical Debt
- ◆ Scoring All Accounts To Maximize Profits

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

What is the Score?

MedicalRecoveryScore 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, MedicalRecoveryScore accurately predicts liquidations and dollars to be collected per account, and does not require bureau data or personally identifiable information. MedicalRecoveryScore is frequently updated to reflect your collection results to ensure ongoing model stability and performance. Let MedicalRecoveryScore 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 recovery 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 MedicalRecoveryScore 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 cleanse 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 recovery solutions to a variety of companies.

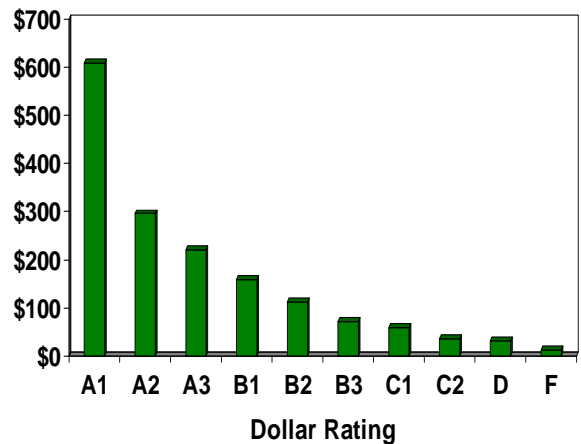
PredictiveMetrics provides custom and industry specific scores for recovery, debt buying and selling, underwriting, portfolio management, and precharge-off collections. Our analytical team is comprised of statisticians, econometricians, and actuaries that use state of the art statistical techniques to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

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

PredictiveMetrics' MedicalRecoveryScore Results:

Retrospective Analysis Results

Liquidation Rates: Dollar Payment Received



This graph validates that MedicalRecoveryScore 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 MedicalRecoveryScore together with your collection treatments (actions) to help you develop a statistical-based treatment design 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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