



CUSTOMER CASE STUDY

Marshall Medical Center Alleviates Staff Burden and Increases Patient Payments with PayZen

ABOUT

Marshall Medical Center

- Non-profit community healthcare provider located in El Dorado County, California
- Operates a 111-bed hospital as well as several outpatient facilities and specialty clinics
- Proud to maintain its status as an independent hospital since opening its doors in 1959

[Marshall Medical Center](#) takes pride in the connection it shares with the community of El Dorado County, the population it has served for 65 years. Marshall is a true community hospital with a strong desire to remain independent, but faced staffing constraints and cash flow challenges that were threatening this status. Seeking a solution, Marshall partnered with PayZen to bring AI and automation to its patient [payment plans](#), alleviating burden on its staff while ensuring a reliable, consistent cash infusion. The partnership generated \$1.2M in incremental patient payments in the first nine months, strengthening Marshall's financial stability while maintaining a high-quality, empathetic patient experience.

BACKGROUND

Competing Priorities and an Underperforming Process Required Change

Due to Marshall's somewhat remote location on the Western slope of El Dorado County, it does not have the luxury of a consistent pool of qualified staff to hire from. This limitation was magnified in early 2022 when the No Surprises Act went into effect. Intended to protect patients from surprise medical bills, the law placed additional processes on an already extended staff.

The Marshall team was acting as financial counselors, customer service representatives, and bill collectors. Now, saddled with extra workloads necessitated by the new law, **the sheer volume of tasks required by staff prevented patients from getting proactive outreach** related to their healthcare expenses.

As workflows expanded, patient bills went increasingly uncollected. Where the staff were able to set up payment plans, the terms were often so accommodating for the patients that they were unsustainable for the hospital. Unable to amp up its workforce to meet the increased expectations of the No Surprises Act, Marshall began to look externally to help manage its payment plans. It needed to find a way to alleviate the burden on its revenue cycle staff and improve the hospital's cash flow, while still allowing patients the flexibility to pay over time.

SOLUTION

A Smooth Implementation and Improved Patient and Staff Experience

Marshall's leadership team serendipitously learned of PayZen, and the more they became familiar with the platform, the clearer they saw its benefits. The fully automated solution identifies each patient's unique financial situation. Then, using a proprietary AI model, **PayZen proactively offers individualized, interest-free payment plans to patients who need them, reducing instances of bad debt.** This was the remedy that Marshall was looking for.

Karen Dostart, Director of Hospital Patient Billing at Marshall, believed that bringing on a partner like PayZen would help Marshall on multiple fronts, and relieve frustration for all involved. She not only recognized the potential to improve connections with patients but also identified the opportunity to provide much-needed staff relief.



"The implementation of the PayZen platform was pretty easy from our staff's perspective, and the PayZen team was very responsive through the process. PayZen's automation has given us back time and resources that we can direct in other areas, allowing us to focus on other regulatory requirements. It gave us some breathing room."

— Karen Dostart, Director of Hospital Patient Billing at Marshall

PayZen Solution Overview

- Seamless Epic integration
- Omni-channel patient engagement
- Payment plan options tailored to patient's financial capacity
- Simple, intuitive online enrollment experience
- No interest or fees for patients

RESULTS

Platform Successfully Targets Vulnerable Accounts

After the PayZen platform was seamlessly integrated into Marshall's Epic instance, patients paid what they could afford over time without any interest, fees, or impact to their credit. Since partnering with PayZen, Marshall Medical Center's collection expenses and cash discounts have lessened, while **the hospital saw \$1.2M in incremental patient payments in the first nine months following implementation.** Notably, the program has largely targeted old accounts, often belonging to patients who would otherwise enter bad debt unless given extended payment options.



"PayZen allowed us to set parameters and to offer more defined and proactive plans. More patients started signing up for affordable payment plans instead of going to bad debt. It doesn't ding their credit, plus, patients are paying well, so it is a win all the way around."

— Karen Dostart, Director of Hospital Patient Billing at Marshall

Marshall soon plans to use another solution in PayZen's product suite: [the Care Card](#), a white-labeled physical and virtual payment card designed for added convenience.

Marshall Medical Center's status as an independent hospital had grown tenuous over the past decade, as new regulations changed the landscape of small hospital operations. Fortunately, its recent partnership with PayZen has boosted its outlook by offering added financial flexibility, as well as a renewed bond with its patients.

To learn how your organization can see results like Marshall Medical Center did, [get in touch](#) with us today.