PayZen

## Patient Financing | Best in KLAS 2026

# Considering PayZen?

For health systems evaluating consumer credit products vs. patient financing

### BUILT FOR HEALTH SYSTEMS. NOT A CONSUMER CREDIT CARD

Consumer credit products and purpose-built patient financing platforms serve fundamentally different goals. Consumer credit cards generate revenue from patient interest charges, which means the economics favor longer repayment, not faster resolution of your A/R.

PayZen is designed specifically for health systems: interest-free and fee-free for every patient, no impact on credit score, no approval gate, and native integration with Epic, Cedar, FlyWire, RevSpring, and other billing systems that puts an offer in front of every patient at the right moment. PayZen's revenue is tied to plan completion, so our incentives are directly aligned with your collection outcomes. Patients who need the most help get the same access as everyone else.

BEST IN KLAS PATIENT FINANCING SERVICES 2026

**Ranked #1 by healthcare organizations nationwide**

"We had our doubts early on, especially with so many patient financing options charging fees or underdelivering. But PayZen earned our trust with the Care Card. They provided real value, respected our existing programs, and they were material in helping us reduce bad debt."

**Beth Arter, Corporate Director of Patient Access, Cape Fear Valley Health**

CAPE FEAR VALLEY HEALTH

## PayZen Results

| | |
|---|---|
| **71 NPS** | patient financing score — ~50% above the industry average for patient financing |
| **~30%** | average collections lift vs. pre-PayZen baseline |
| **~30%** | reduction in bad debt |
| **NO CREDIT GATE** | every patient accepted, no approval required |
| **100%** | of surveyed clients say they would integrate with PayZen again |

### Ready to see the difference?

Request a side-by-side comparison or schedule a 20-minute demo.

## Questions Worth Exploring

As you evaluate patient financing options, these questions can help you surface what matters most:

1. What percentage of patients offered your current product are approved, and what happens to those who are declined?
2. Are patients paying interest or fees on their current plans, and is that tracked in your patient satisfaction data?
3. How is your current vendor's revenue model structured, and where does their incentive to perform sit relative to yours?
4. What share of eligible patients are being offered a financing option at the point of service today?