PayZen

Patient Financing | Best in KLAS 2026

Considering PayZen?

For health systems looking to improve collection rates on financed accounts

EVERY PATIENT ELIGIBLE. NO CREDIT CHECK. NO INTEREST. BETTER COMPLETION RATES.

The most important question to ask about any patient financing platform is: what happens to the patients who don't qualify? Platforms that use hard credit checks to gate financing approve roughly 60% of applicants, meaning 4 in 10 patients who enter financial counseling leave without a plan. Those patients are the ones who most need a path forward. PayZen never pulls credit. Nearly every patient is eligible for financing regardless of credit history, and plans are interest-free and fee-free.

PayZen's AI personalizes plan terms in real time using six years of provider, insurance, and outcome data, not standard tiers, with enrollment running natively inside Epic, Cedar, FlyWire, RevSpring, and other systems in under two minutes. Our economics are tied to plan completion, not patient interest charges.

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

NO CREDIT CHECK	Nearly every patient qualifies, and PayZen never does a hard credit pull
INTEREST-FREE	for every patient, with no fees and no retroactive charges
78%	Offer acceptance rate
~30%	average collections lift vs. pre-PayZen baseline
13%	bad debt reduction at Cape Fear Valley Health

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 is the financing approval rate for patients who apply, and what happens to those who are declined?
2. Are patients on longer-term plans paying interest or fees, and how does that affect plan completion?
3. How does your current program handle patients whose credit profile doesn't meet the financing threshold?
4. What share of the eligible patient population is being offered a plan today, and how much of that depends on staff facilitation?