



INSIGHTS

Employee Impact Report

The impact of Health Payment Accounts on healthcare affordability and employee well-being in 2025.

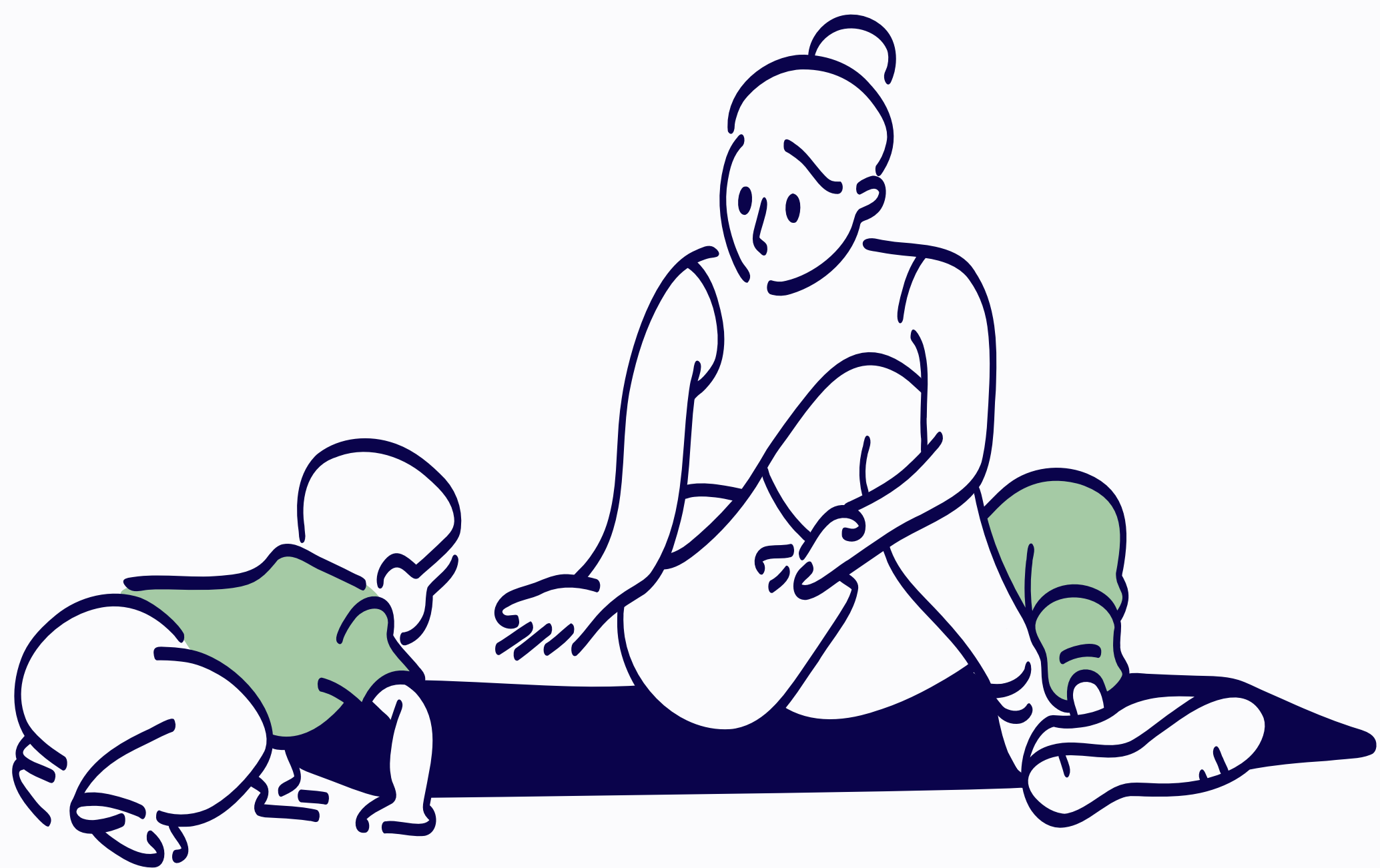
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EXECUTIVE SUMMARY

A Smarter Way to Pay: Redefining Healthcare Access and Affordability

Healthcare costs don't wait for the right moment and for many employees, out-of-pocket costs can be the difference between seeking care and putting it off. With 92% of employees surveyed either living paycheck-to-paycheck or working to build an emergency fund, affording out-of-pocket healthcare expenses remains a challenge.

It's clear that access and affordability solutions are essential—not just for improving health outcomes, but for supporting financial wellness and workplace productivity, as well. Paytient's Health Payment Account (HPA) is proving to be a critical tool in meeting those needs, empowering employees to pay for care over time without interest or fees.

Is Paytient actually improving care access and affordability?

Absolutely. Without Paytient, nearly 80% of members would've delayed or skipped care—a reality that could lead to worse health conditions and higher costs down the line. By ensuring healthcare expenses are manageable, Paytient makes it easier for employees to prioritize their well-being without worrying about how they'll cover the bill.

Who is Paytient helping?

In short: everyone. Paytient is giving employees greater flexibility and control over their care costs. 67% of members use their Paytient card regularly. This financial flexibility isn't just helping people get the care they need—it's leading to stronger workplace satisfaction and retention, with 71% of employees saying Paytient makes them more likely to stay with their employer. Importantly, the HPA is helping everyone save money with 34% saying they have or would be open to switching to a health plan with lower premiums.



In this report we'll share more about:

- ✓ Our role in healthcare access and outcomes
- ✓ How the HPA impacts financial wellness
- ✓ Our influence in the workplace

Easing financial stress across the workforce.

Financial stress is a daily reality for most employees.

For most workers, healthcare costs don’t just impact their physical well-being—they disrupt financial stability. The reality is stark: **92% of employees surveyed are either living paycheck to paycheck or actively trying to build an emergency fund.** This forces many to make difficult choices between their health and their financial security.

Employers have long recognized the importance of health benefits, but as costs rise, traditional offerings aren’t enough. Employees need more than insurance—they need benefits that ensure affordable care when they need it, without sacrificing their financial future.

By offering Paytient’s HPA, employers give their workforce a critical tool to turn the often unexpected costs of care into predictable payments. The impact is significant:

33%

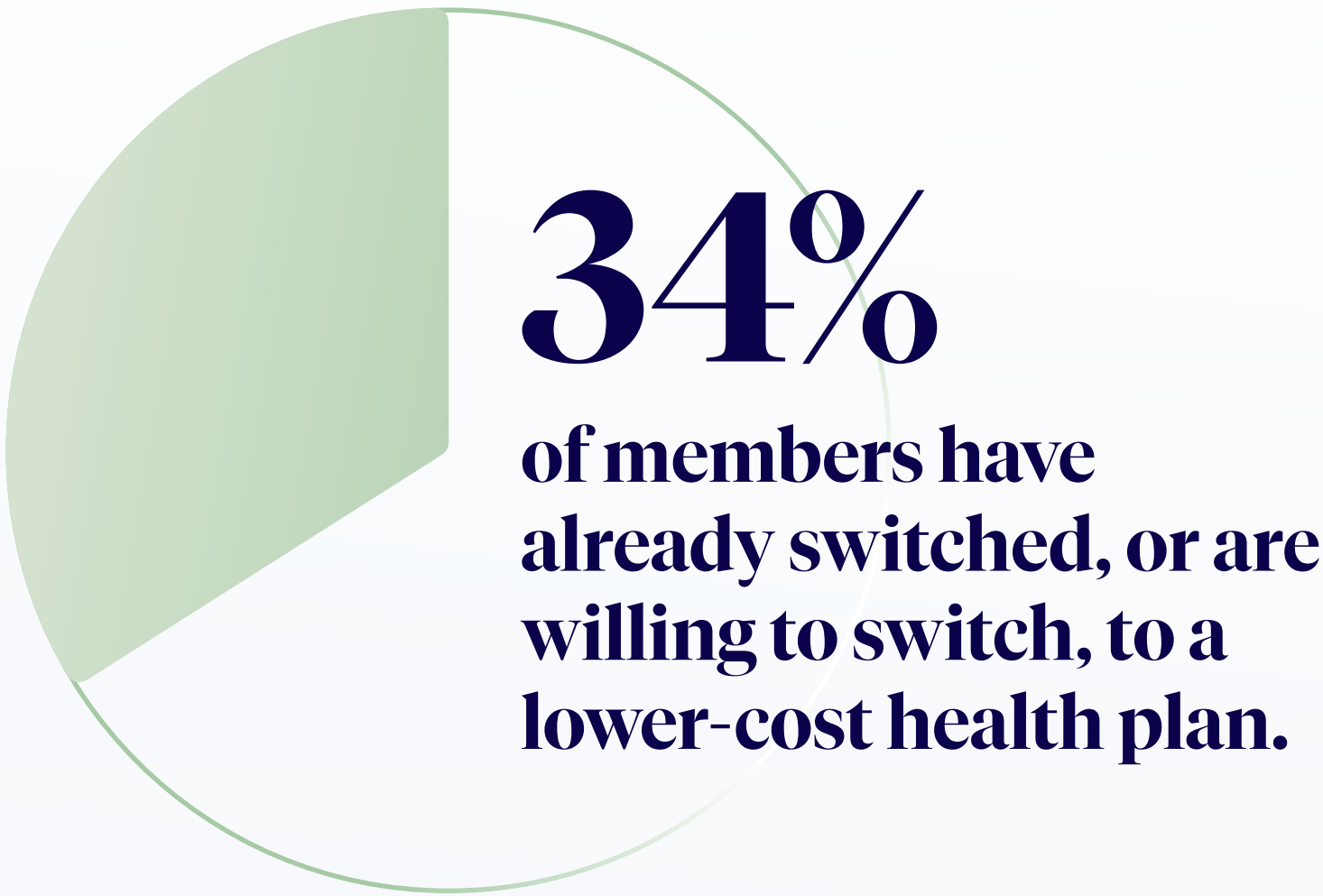
paid off other debts because Paytient allowed them to take care of their medical costs.

31%

avoided high-interest medical debt at the provider’s office.

94%

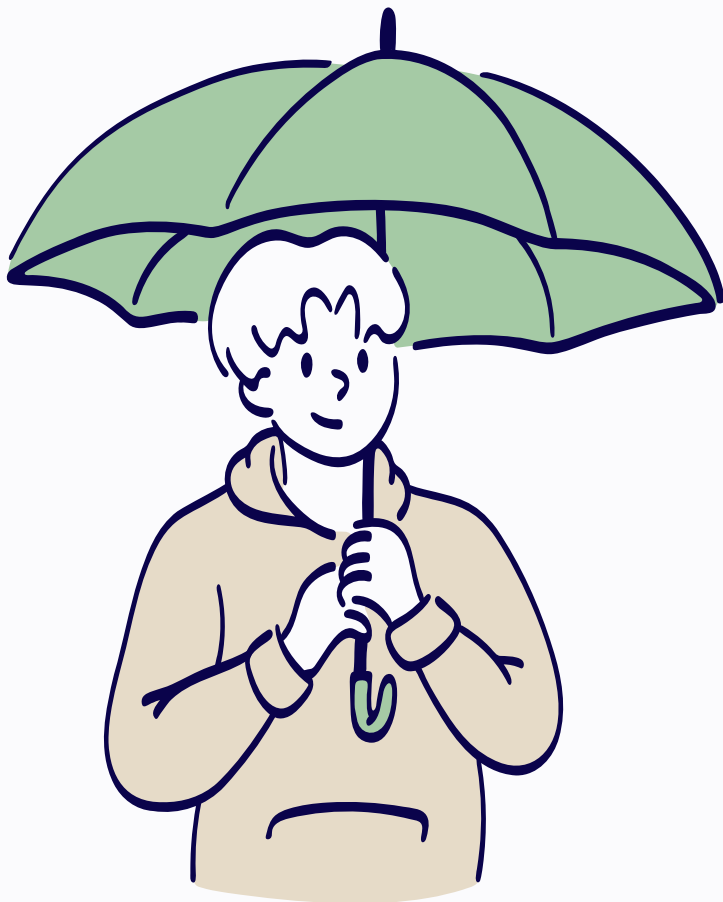
said Paytient relieved their financial stress.



It’s more than just a benefit—it's peace of mind.

A majority of users chose to pay with the Paytient card “always” or “often” to handle unexpected costs and to make care more affordable. This flexibility allows employees to seek care without derailing their budgets, ensuring they can prioritize their health without the added burden of immediate, out-of-pocket expenses.

Nearly 60% of users said they appreciated that they can set and forget their payments because they’re deducted from future paychecks automatically.

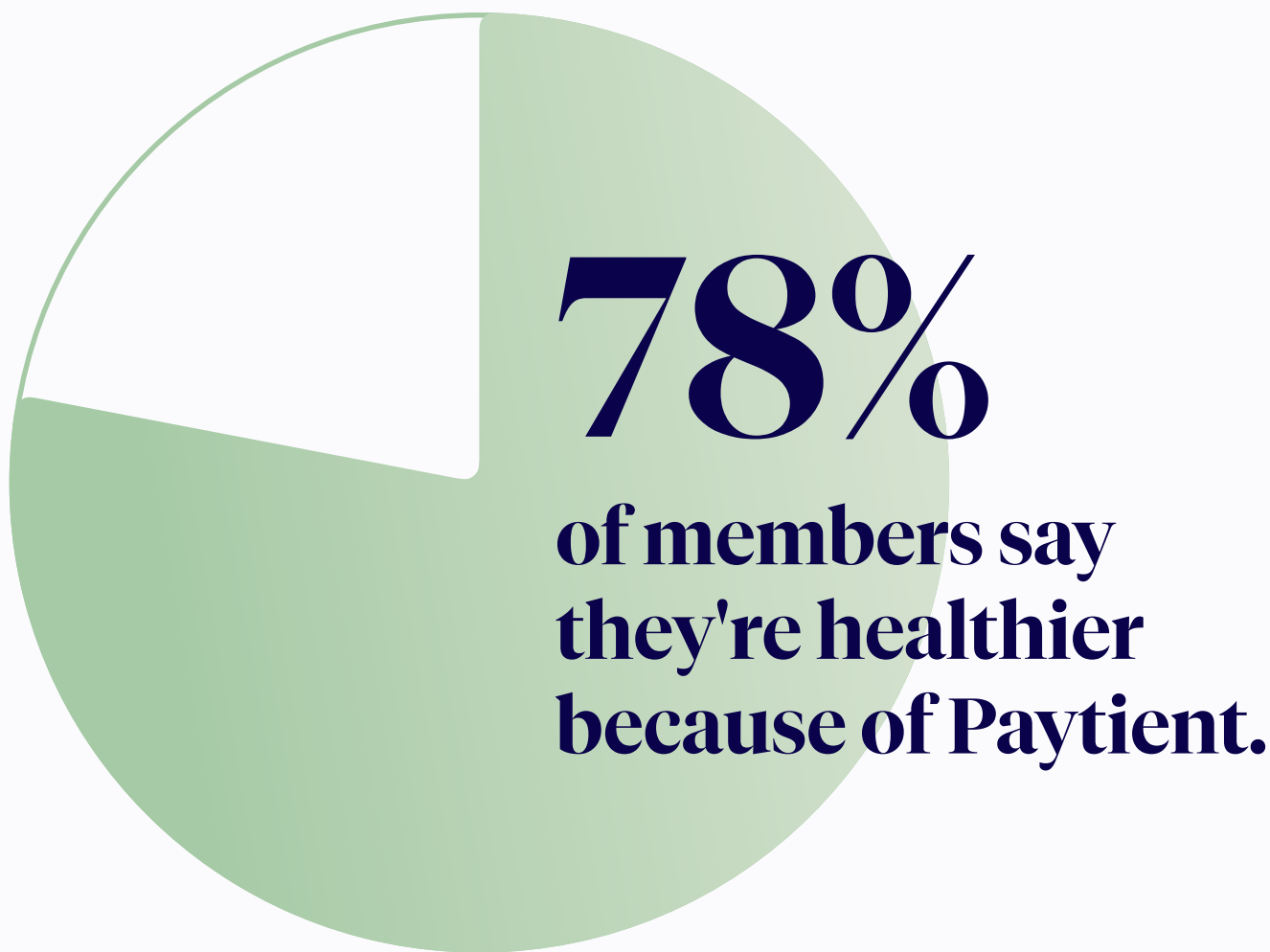


Empowering healthier employees, one payment at a time.

The ability to seek care when needed is a fundamental component of well-being, yet nearly **80% of Paytient members reported that they would have delayed or skipped care entirely** if they didn't have their Paytient card.

Financial constraints force difficult choices—seeing a doctor, filling a prescription, or putting off treatment altogether. With Paytient, members no longer have to make those trade-offs. Instead of delaying care, employees can confidently access the services they need when they need them, paying for expenses over time—without penalty.

The numbers speak for themselves: **78% of members say they are healthier because of Paytient.** By removing immediate financial stress from care decisions, members can prioritize preventive care, adhere to treatment plans, and seek medical attention before conditions worsen.



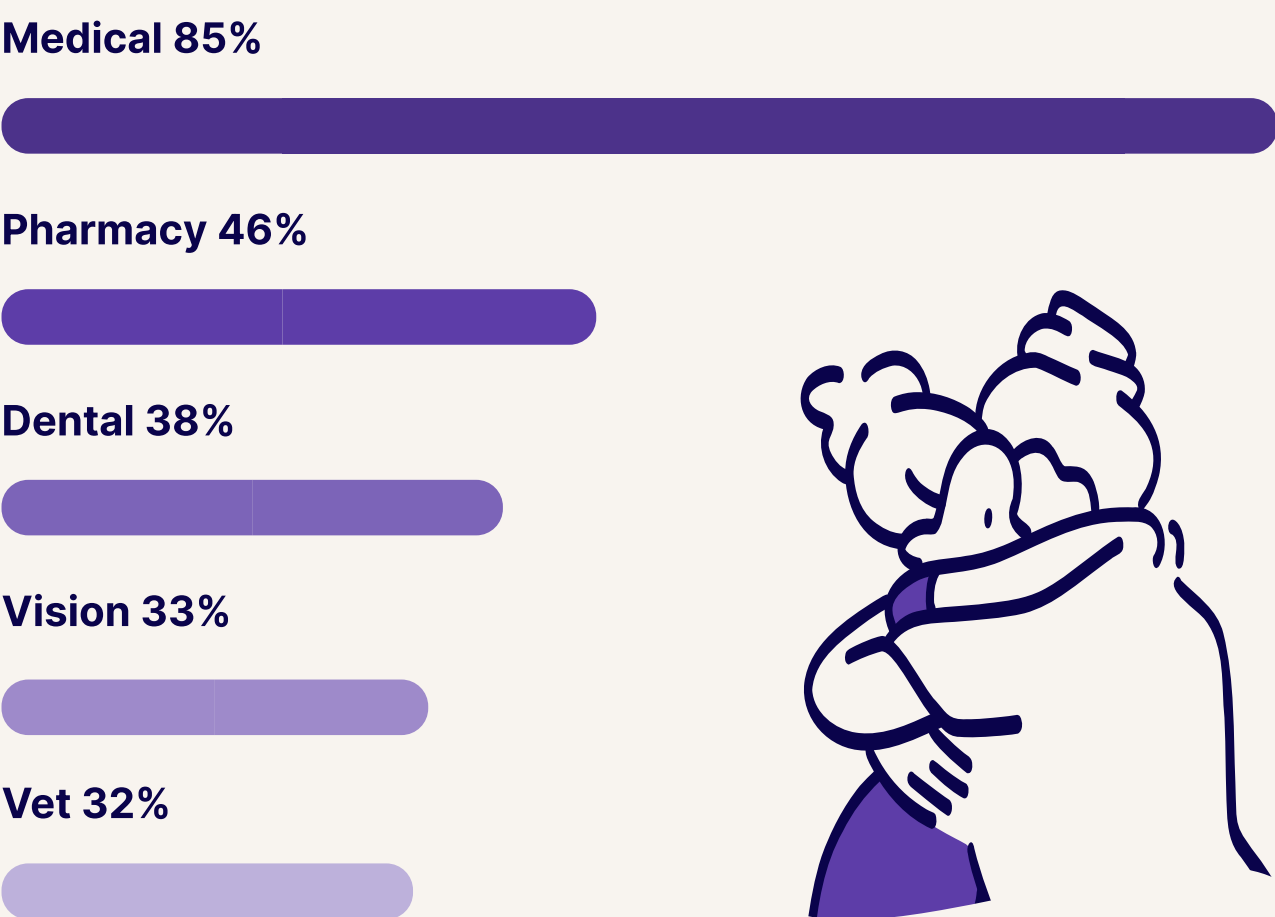
A Healthier Future for Employees

When healthcare is affordable, it's accessible—and when it's accessible, healthier patterns emerge. Paytient is not just a financial tool; it's a driver of better health outcomes. By eliminating cost as a barrier to care, Paytient is helping employees take control of their health, access earlier treatment, and manage medical expenses in a way that helps them feel the benefit of their benefits.

With more employees using Paytient to access and afford care, employers save money and enjoy a healthier, more engaged workforce. The connection between financial wellness and physical health is undeniable—and with Paytient, employees no longer have to choose between their health and their financial stability.

How Members Use Paytient

Categories of spend



The employee benefit changing the game.

When employees feel financially secure and confident in their ability to afford healthcare, the benefits extend beyond personal well-being—they save money and positively impact workplace satisfaction, productivity, and retention.

A Benefit Employees Rely On

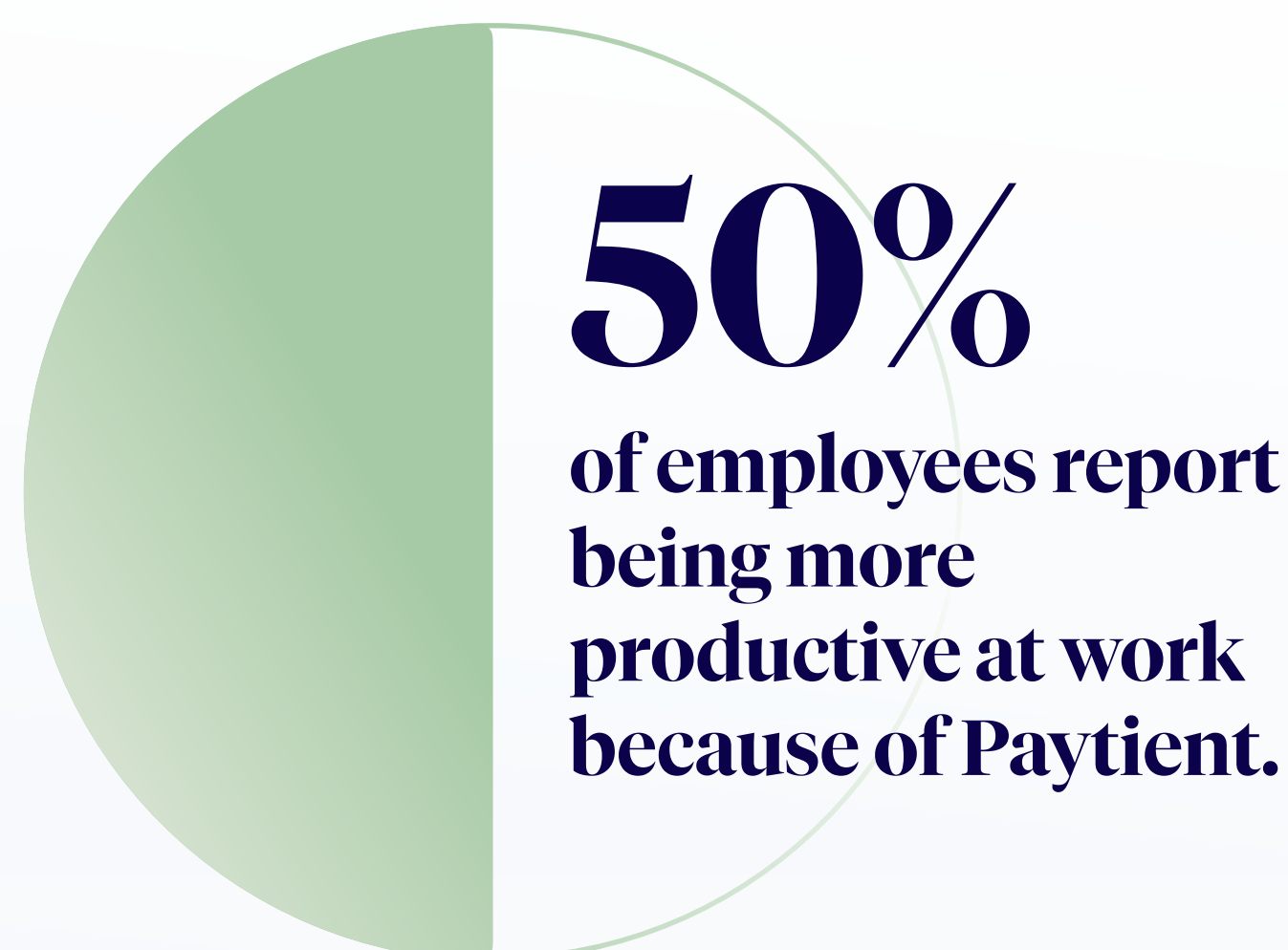
Employees aren't just using Paytient occasionally—they're integrating it into their healthcare routines—**67% of members always, or usually, use their Paytient card when they seek care.** Whether it's for a routine check-up, an unexpected medical expense, or even veterinary care, employees know they have a financial safety net they can count on.

Employee Satisfaction and Retention

A strong benefits package is a crucial factor in employee retention, and Paytient is proving to be a valuable asset in keeping employees satisfied. **90% of members report greater satisfaction with their benefits because of Paytient.**

Additionally, **71% of employees say Paytient makes them more likely to stay with their employer.** In a competitive job market, offering benefits that truly make a difference in employees' lives can help you win and keep valuable talent.

By reducing financial barriers to care and easing the burden of unexpected medical costs, Paytient helps employers foster loyalty and retention.



With the rising cost of health benefits, the deductible plays an important role in keeping premiums affordable. When employees can confidently pay for care, they are more likely to embrace lower premiums. In fact, **34% said they have already switched or would consider a plan with lower premiums** now that they can pay for care with Paytient. *This frees up employer and employee dollars to spend less on insurance and more on care.*

A Competitive Advantage

As companies look for ways to retain top talent while keeping costs under control, the HPA uniquely unlocks a flywheel of value for employers and their teams.

