

Deferred care, rising hospital costs and rampant inflation are creating a perfect storm that will impact every Missourian in 2025 and beyond.

Employers, employees and healthcare providers have been ensnared in a perpetual cycle of increasing costs for years. But now, inflation and a spike in hospital costs will expose employees to the highest healthcare costs of our generation — at a time when they are least prepared to pay out of pocket.



\$84-\$128

Average cost of a doctor’s visit in MO.

Source: [Sidecar Health](#)

\$2,368

Average inpatient hospital cost per day in MO.

Source: [Missouri Government](#)

1 in 10

Missourians have more than \$5,000 in medical debt.

Source: [Missouri Foundation for Health](#)

To combat these mounting pressures, Missourians need a healthier way to pay for care. Through the Missouri Chamber Benefit Plan, members across the state have access to Paytient, a benefit that removes financial barriers to care, while boosting retention, health equity and financial well-being.

Empowering members to access care on their terms.

No interest, fees, or credit checks

The price charged for care is the price members pay back to Paytient, and not a cent more. Plus, there’s no credit impact for applying.

No more putting off care due to costs

Members simply swipe their Paytient card and pick a repayment plan that fits their budget.

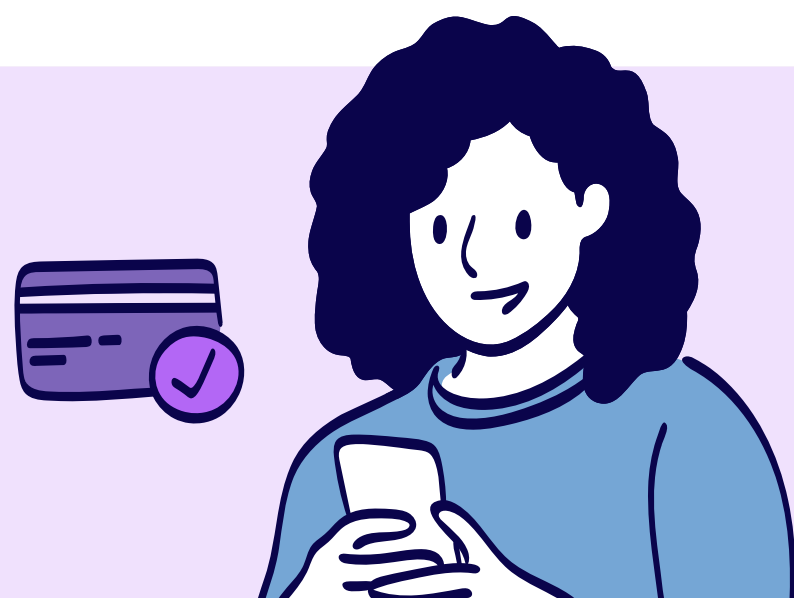
No waiting

After creating an account, we’ll issue a virtual card to use right away and send a physical Visa® card by mail.

No compromise

The Paytient card can be used for eligible medical and prescription expenses at providers and pharmacies where Visa is accepted.

# How Paytient Works



## Instant access to healthcare funds.

Upon approval, members have instant access to a virtual VISA® card with a revolving line of credit.

FLEXIBLE

Members receive a spend limit of \$1,000 for individual plans and \$2,000 for family plans.



## Use the Paytient card to pay for care.

Paytient works to pay for medical and prescription expenses.

VERSATILE

Paytient works alongside other benefits to help further remove financial barriers to care.

- \$\$\$ 8 bi-weekly payments
- \$\$ 12 bi-weekly payments
- \$ 26 bi-weekly payments



## Choose a custom repayment plan.

Members can pay over up to **12 months** via their bank account or HSA account.

RISK MITIGATED

Employers are **not responsible** for unpaid balances.



## No interest, fees, or credit checks.

The application process is quick, easy, and has no impact on credit scores.

EQUITABLE

Onboarding includes a quick financial wellness check that complies with federal lending regulations.

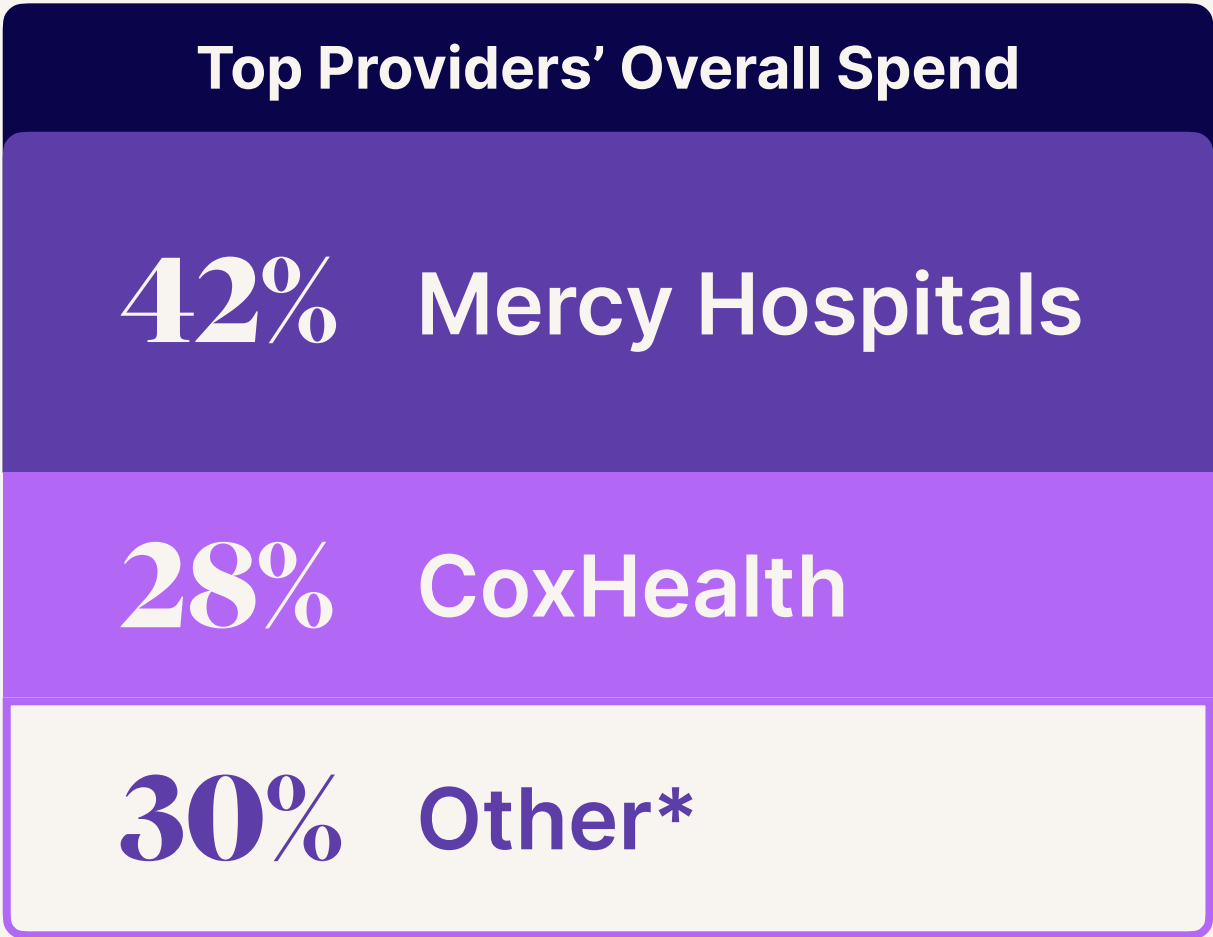


# Where Missourians Use Paytient



...and thousands of other care providers and pharmacies statewide!

## Most Visited Category – Hospitals & Health Systems



Hospitals & Health Systems account for **40% of spend** in the medical category.



and **30% of spend** on the Paytient card overall.

In fact, **1 out of 5 first swipes** with the Paytient card from MEWA members are toward Hospitals & Health Systems expenses.

\*Other providers include Texas County Memorial, University of Kansas Hospital, Freeman Health, and more.

**74%**

Hospitals & Health Systems, General Medical, Mental Health, Cardiovascular Care, and Women's Health account for the majority of **spend** in the medical category.

LET'S GET IN TOUCH

SPREAD THE WORD ABOUT PAYTIENT

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