









Spring 2007

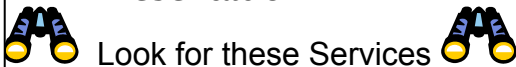
AccessOne® Newsletter

AccessOne® MedCard, Inc. is pleased to announce the launch of its new website

www.AccessOneMedcard.com

Features Include:

-  **Corporate Overview**
-  **Program Options**
-  **Review of :**
 - **Proprietary System**
 - **Training and Support**
 - **Client Benefits**
-  **News & Publications**
-  **Participating Hospitals**
-  **Online Hospital Presentation**



Look for these Services

Coming Soon:

- **Cardholder Access** – scheduled for completion by the end of June '07, cardholders will be able to access their account information, make payments and even be able to set up monthly drafts online.
- **Client Access** – all clients will have protected access to their accounts, reports, and will even be able to perform audits online. Several hospitals are beta testing these services currently and training has begun to have all clients accessing their accounts by the end of summer.
To schedule training for you or someone at your facility contact Kim Youngblood at (980) 233-3123.
- **Hospital Staff Training** – training for your registration and business staff, EBO, and financial counselors and/or eligibility vendor will be available via the web by end of this year.

www.AccessOneMedCard.com. Just a few years ago the focus of our efforts was to help the uninsured. While that is still true the majority of our card holders now have insurance. You will notice right away on our website that our marketing approach now addresses the major financial issues facing hospitals as we see them. The net effect of price transparency, high deductible plans, and health savings accounts is producing an explosion in the potential revenue represented by your self-pay accounts.

“Patient Consumerism” has become the catch phrase for dealing with these issues. Re-engineering hospital systems, customer service, and billing operations is essential, but even these efforts won't help much without an effective payment program. I realize I am “singing to the choir” because your hospital already realizes this or you would not be using our product!

AccessOne® hopes you like the website and as always we want your comments and ideas! You may use the “Contact Us” section of our website.

Product Results: Annualized Performance

Over the past year AccessOne® has processed just over \$31.2 million in new accounts and has provided funding on \$20.4 million accounts. Our default recourse rate for the same period is 19.02%.

Special Topic: The Changing Healthcare Market Place

AccessOne® has crossed a major milestone! The percentage of our new cardholders that have health insurance now exceeds 50%. As High Deductible Plans and HSA's become more common place, we expect this trend to continue. Even with insurance more patients and their families will need an affordable payment option as opposed to traditional medical collections.

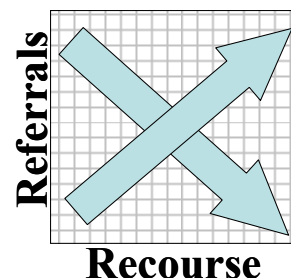
For AccessOne® and its hospital clients this trend raises one major question:



Is word of our program truly reaching your patients or are many accounts simply aging out to collections?



AccessOne® has been tracking referral data for some time. Some hospitals only delegate AccessOne® to one or two employees in the business office or financial counselors. Others will have the registration areas trained and this increases our referrals. The most aggressive hospitals realize that many patients will get in and out of the hospital without having their bill discussed. They have allowed us to train their early out vendors or EBOs to send AccessOne® referral applications. AccessOne® is consistently activating in excess of 90% of all applications received with our system supported mailings and customer service calls. Bottom-line, there is a direct correlation between referral rates and recourse rates. On a per 100 bed basis to account for hospital size, the highest referring hospitals have the lowest recourse rates; whereas, the hospitals with the lowest referral rates have the highest recourse rates.



<u>Per 100 Beds over past three months</u>	<u>Top 4 Hospitals</u>	<u>Bottom 4 Hospitals</u>
Average Accounts Referred	147	51
Charges Submitted	\$205,000	\$105,000
Annualized Recourse %	15.8%	28.5%

The truth is on a cardholder level AccessOne® handles all accounts the same as far as billing and collections are concerned, so we can not take credit for this trend. As part of this new "Patient Consumerism" here is how we view this data. There is a market out there of patients that can and will pay hospitals if they are given an acceptable payment option like AccessOne®. Many of the patients would have paid some or their entire obligation to your collection agency, but is this the best approach from a customer service point of view? In addition to improving patient financial services, our AccessOne® clients are reducing their cost of collections while funding accelerates cash flow.

Again I realize most of our clients realize these facts, but take some time to ask yourselves if word of our program is reaching all your patients? ...are there areas in your hospital that need training or retraining? If so, send an email to info@accessonemedcard.com or call your AccessOne® Client Relations Representative.

Call me with your ideas and any questions,

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