



Accessing Healthcare:

EASING DIGITAL FRICTIONS
IN THE PATIENT JOURNEY

PYMNTS.com



Accessing Healthcare: Easing Digital Frictions In The Patient Journey, a PYMNTS and Experian Health collaboration, examines consumers' increasing use of digital channels such as online portals to engage with their healthcare providers, what consumers consider the biggest digital pain points and how healthcare providers can address these gaps and improve patient care and satisfaction.



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Introduction

Consumers' navigation of the healthcare landscape has radically changed in response to the pandemic and the resulting economic crisis. As many oscillated between employment and unemployment, their health insurance providers often changed along the way. Whether by necessity or choice, many consumers also swapped physicians and hospital groups to meet their healthcare needs. Amid this fluid healthcare environment, consumers and providers alike also must navigate the accelerated digitization of healthcare, which promises to provide patients with a wider array of choices in how to access, experience and pay for healthcare.

Empowered by their ability to increasingly interact with healthcare providers via digital channels, digital-savvy consumers expect a seamless experience throughout a patient journey that includes everything from selecting providers and scheduling appointments to obtaining pricing estimates and making payments.

More than a few aspects of the healthcare journey are going digital: PYMNTS's research finds that digital-first consumers prefer to use digital methods for at least five healthcare-related activities. They are also more likely to identify gaps in available services: 21% of digital-first patients find it challenging to receive cost estimates before appointments, compared to just 2% of nondigital patients, for example.

Accessing Healthcare: Easing Digital Frictions In The Patient Journey, a PYMNTS and Experian Health collaboration, examines consumers' increasing use of digital channels such as online portals to engage with their healthcare providers. We surveyed 2,333 consumers from Jan. 30 to Jan. 31, 2022, to learn more about how they access healthcare services via digital methods, what they consider the biggest pain points and how healthcare providers can address these gaps and improve patient care and satisfaction.

This is what we learned.

The Four Patient Personas

We offered respondents a list of healthcare-related activities and used their preferences to create four patient personas.



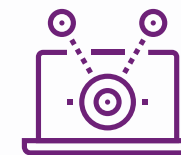
DIGITAL-FIRST:

These patients prefer using digital methods for at least five healthcare activities.



PARTIALLY DIGITAL:

These patients prefer using digital methods for one or two healthcare activities.



MOSTLY DIGITAL:

These patients prefer using digital methods for three to four healthcare activities.



NONDIGITAL:

These patients have no preference for digital methods.

**PART 01:**

How patients engage with their healthcare providers via digital channels

Going to the doctor is becoming a digital experience. Patients show a high preference to perform most healthcare activities using digital methods.

Most patients have more than one healthcare provider, with a more commonly used family doctor or primary care physician. PYMNTS' research finds that older patients tend to use these doctors more than younger ones, yet younger patients tend to schedule appointments for dentists or physicians at an urgent care center the most. During the last 12 months, 61% of Gen Z patients obtained care from a dentist, compared to 55% of baby boomers and seniors. Thirty-six percent of millennials received care from a physician at an urgent care center, compared to 11% of baby boomers and seniors.

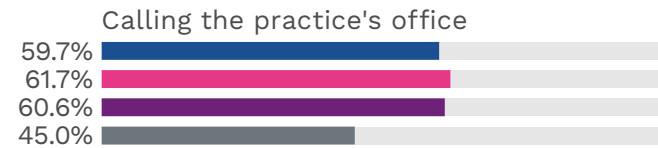
Our data shows that patients increasingly use digital methods for everything from scheduling appointments to receiving test results. For example, one-third of patients filled out mandatory forms in the office at their last healthcare visit using digital methods, 9% via the practice’s website, 6% via the portal’s mobile app and 4% via the practice’s mobile app. Digital-first patients, meanwhile, filled out forms via digital channels 49% of the time, whereas nondigital patients did so just 6% of the time.

Many patients prefer to speak to someone when scheduling upcoming appointments, yet 21% of patients have used digital methods to schedule appointments, with 12% scheduling appointments online via the provider’s patient portal, 6% via the practice’s website and 3% via text or SMS. Digital-first patients schedule appointments via digital channels 37% of the time, whereas nondigital patients do so just 4% of the time, our data finds.

Patients’ interest in the convenience of digital channels is also evident when receiving test results. The most common way patients received results from tests performed during their last healthcare visit was through a patient portal (44%). Meanwhile, 18% received results via email and 12% via text message. Yet, 36% of patients received test results in the office at the time of visit, 28% via phone call, and 24% at the follow-up office visit. At 61%, digital-first patients are the most likely to

FIGURE 1:
How patients scheduled appointments with healthcare providers in the last 12 months

Share of patients who used select methods to schedule appointments with healthcare providers, by patient persona



receive results through a digital portal. Just 11% of nondigital patients do so.

Paying via digital methods is highly convenient, yet the most common way patients paid for their most recent healthcare visit was at the office, with 43% saying they did so. PYMNTS’ research finds that one-quarter of consumers use digital methods to pay their most recent healthcare bills. While 6% paid using their healthcare providers’ websites, 14% paid via patient portals, making these portals the second most common way patients pay their bills. Digital-first patients and patient portal users tended to use these portals more frequently to pay their bills. While 24% of digital-first patients used patient portals, just 2% of nondigital patients did so. We also found that 20% of patient portal users paid their bills via patient portal, compared to 4% of patient portal nonusers.

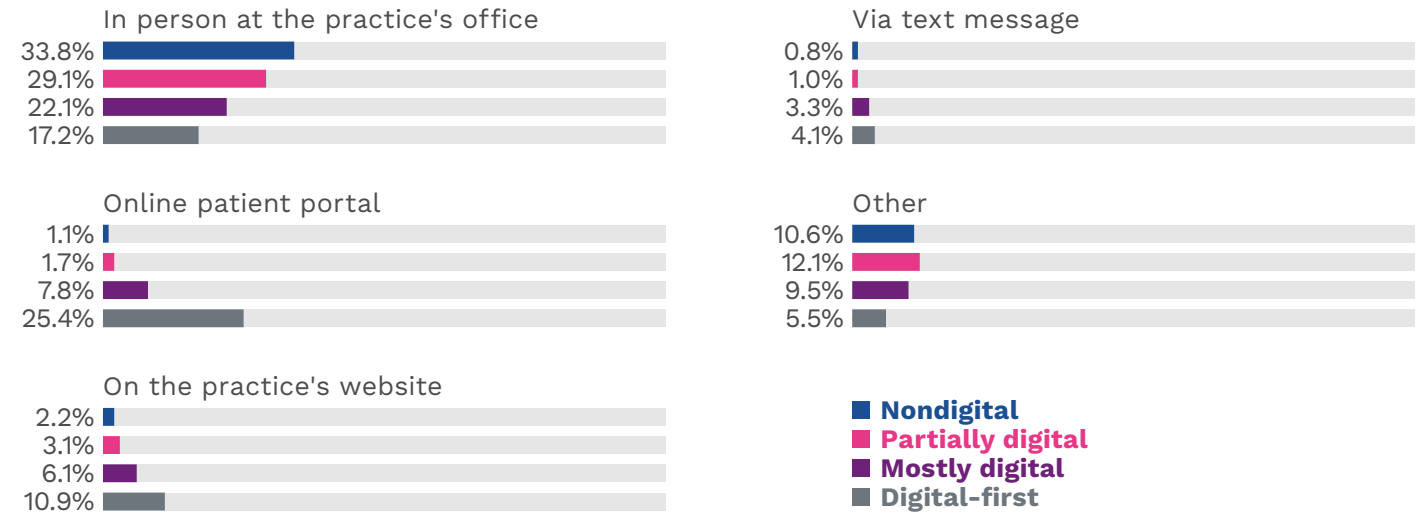
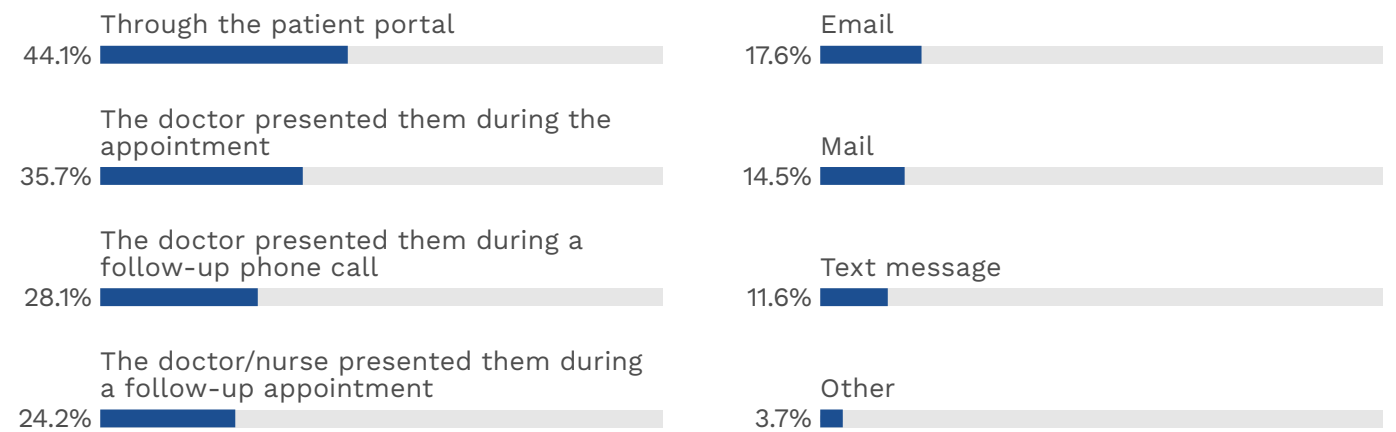


FIGURE 2:
How patients received test results from their most recent healthcare appointments

2A: Share of patients who used select methods to receive results from their most recent healthcare appointments, by method



Source: PYMNTS.com | Experian Health Accessing Healthcare Report

FIGURE 2 (continued):
How patients received test results from their most recent healthcare appointments

2B: Share of patients who used select methods to receive results from their most recent healthcare appointments, by patient persona

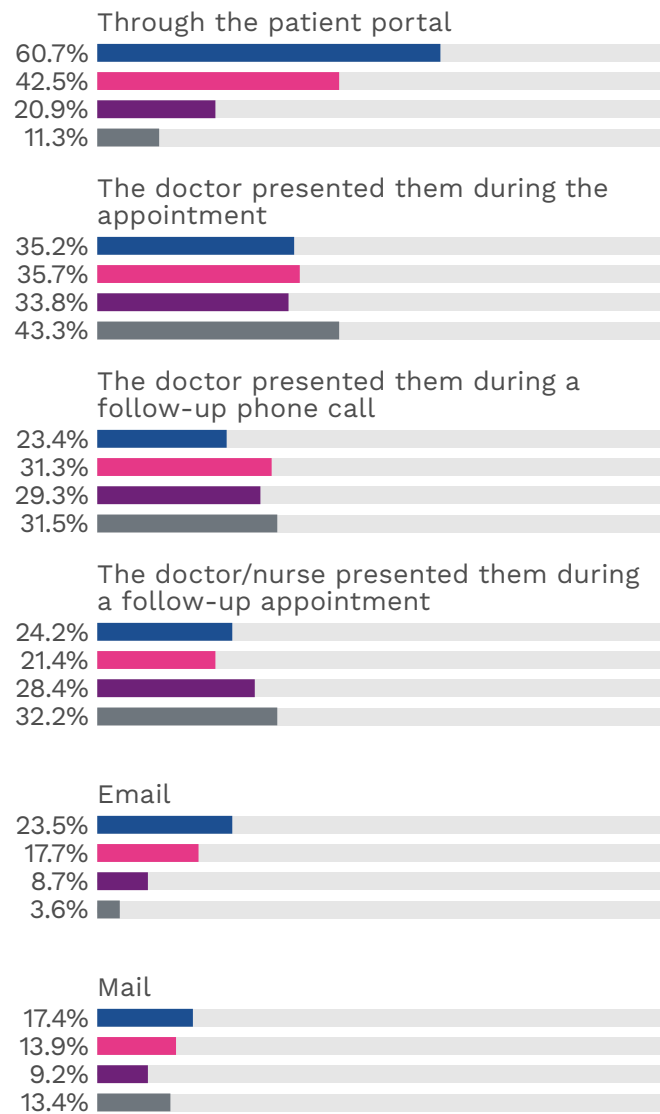
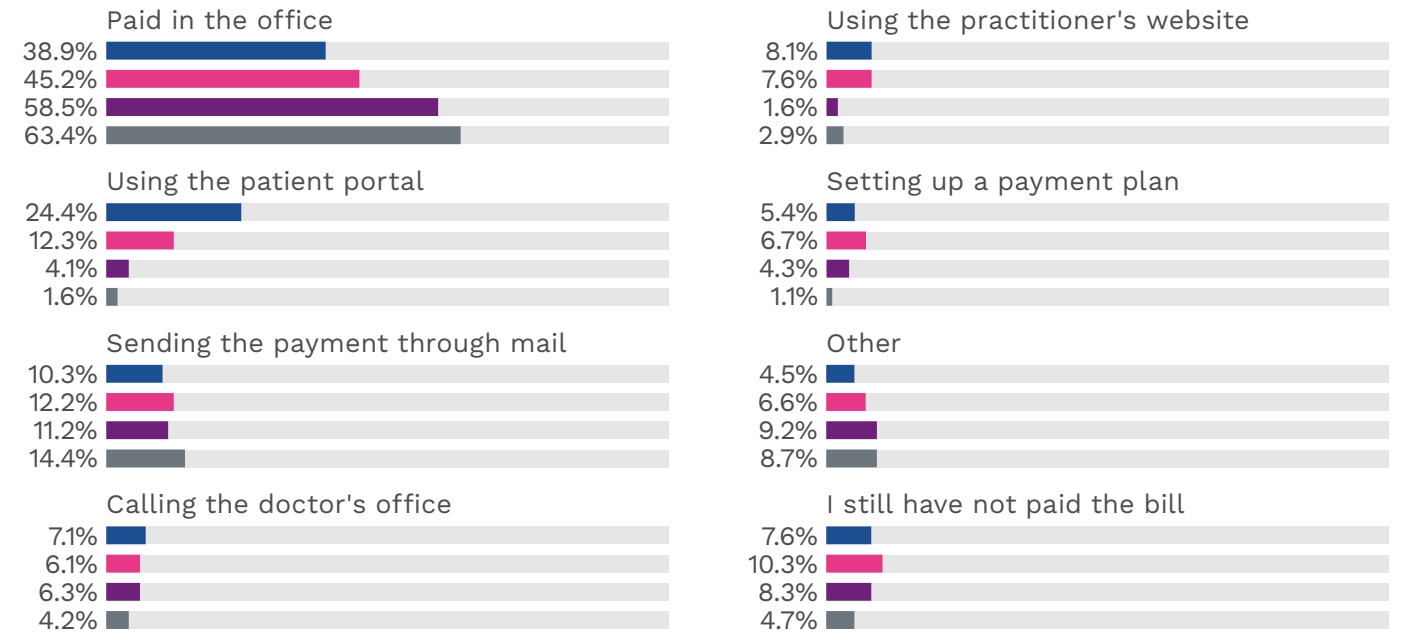
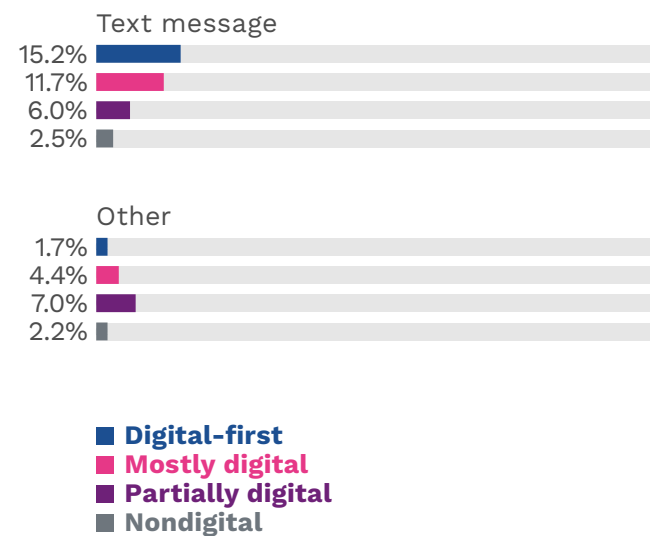


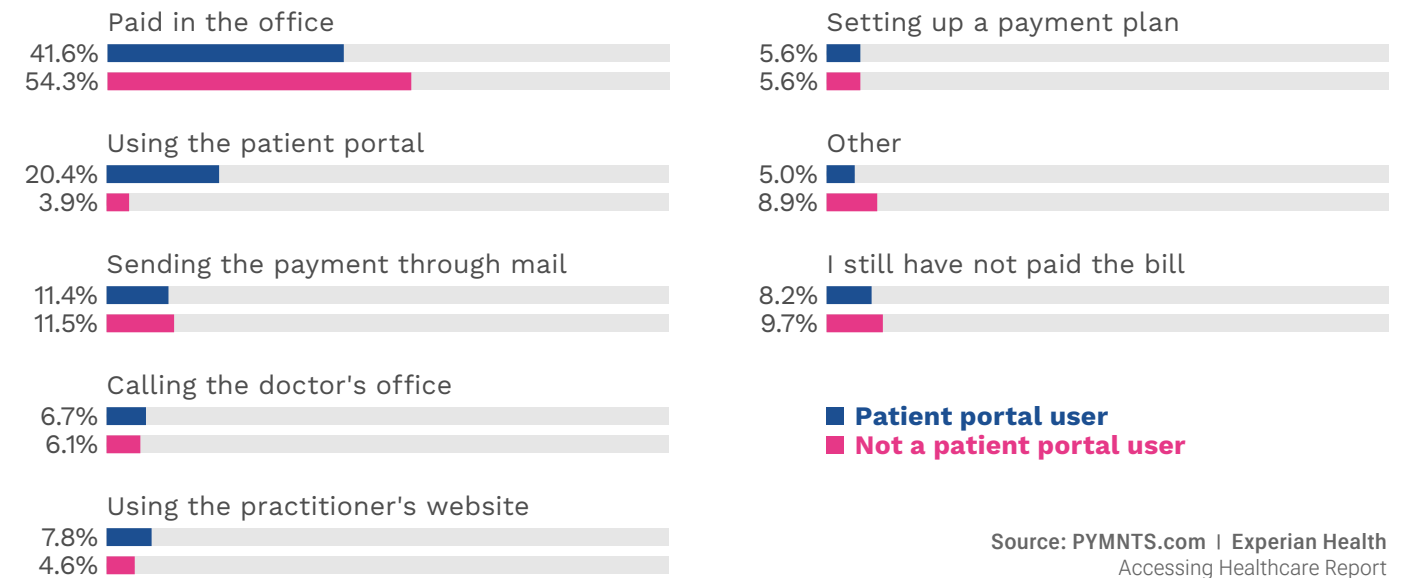
FIGURE 3:
How patients paid for their most recent visit to a healthcare provider

3A: Share of patients who paid in select ways for their most recent visit to a healthcare provider, by patient persona

- Digital-first
- Mostly digital
- Partially digital
- Nondigital



3B: Share of patients who paid in select ways for their most recent visit to a healthcare provider, by portal usage



Source: PYMNTS.com | Experian Health
 Accessing Healthcare Report

**PART 02:**

Identifying digital pain points

Patients are satisfied with their healthcare, but not with the difficulty of finding out how much it will cost. Selecting a new healthcare provider is another area of friction for many patients.

Patients may change practitioners if not satisfied with their care, and they also may search for new providers if access to important healthcare-related information is not readily available. PYMNTS' research finds that nearly 85% of patients are highly satisfied with their care experience. However, those who did not know cost estimates in advance of medical treatment were less satisfied than other patients.

Our data reveals that 15% of patients mention challenges obtaining accurate cost estimates for appointments and procedures. Patients who do not know how much they would need to pay out of pocket in advance also are less satisfied: Just 78% of patients are satisfied with their family doctors if they do not get an estimate, compared to 88% if they do.

PYMNTS research also finds that 31% of patients, on average, say they use digital methods to find and select providers, with one out of 10 patients finding providers through online reviews or searches. Yet 18% of respondents mention difficulties finding and selecting the specific professionals they need.

Digital-first patients have high expectations of convenience and ease of use across all digital channels. It is no surprise that digital-first patients face more challenges than nondigital patients on average in accessing the capabilities they need. For instance, 21% of digital-first users face challenges receiving cost estimates before

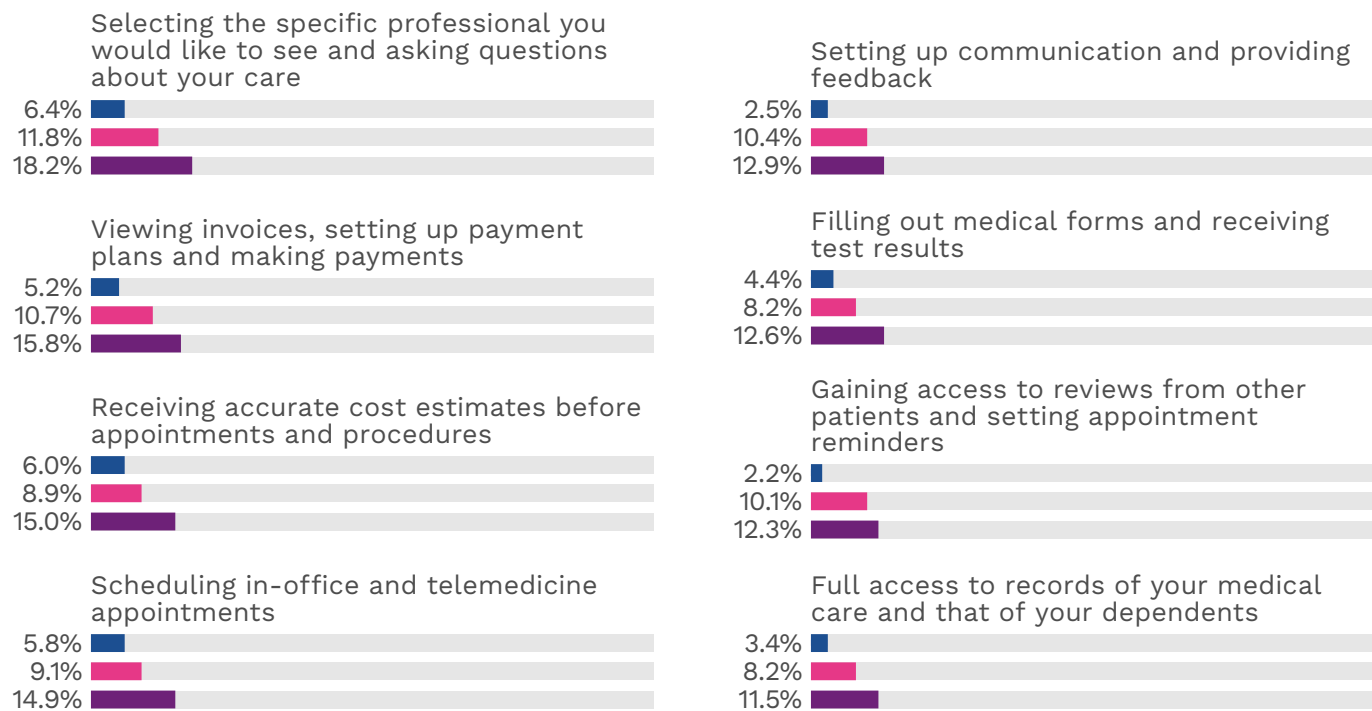
appointments, whereas just 2% of nondigital patients face the same challenges.

One possible reason for this difference is that digital-first patients tend to use new providers more often than nondigital patients. In the last year, 62% of digital-first patients used new providers for their most

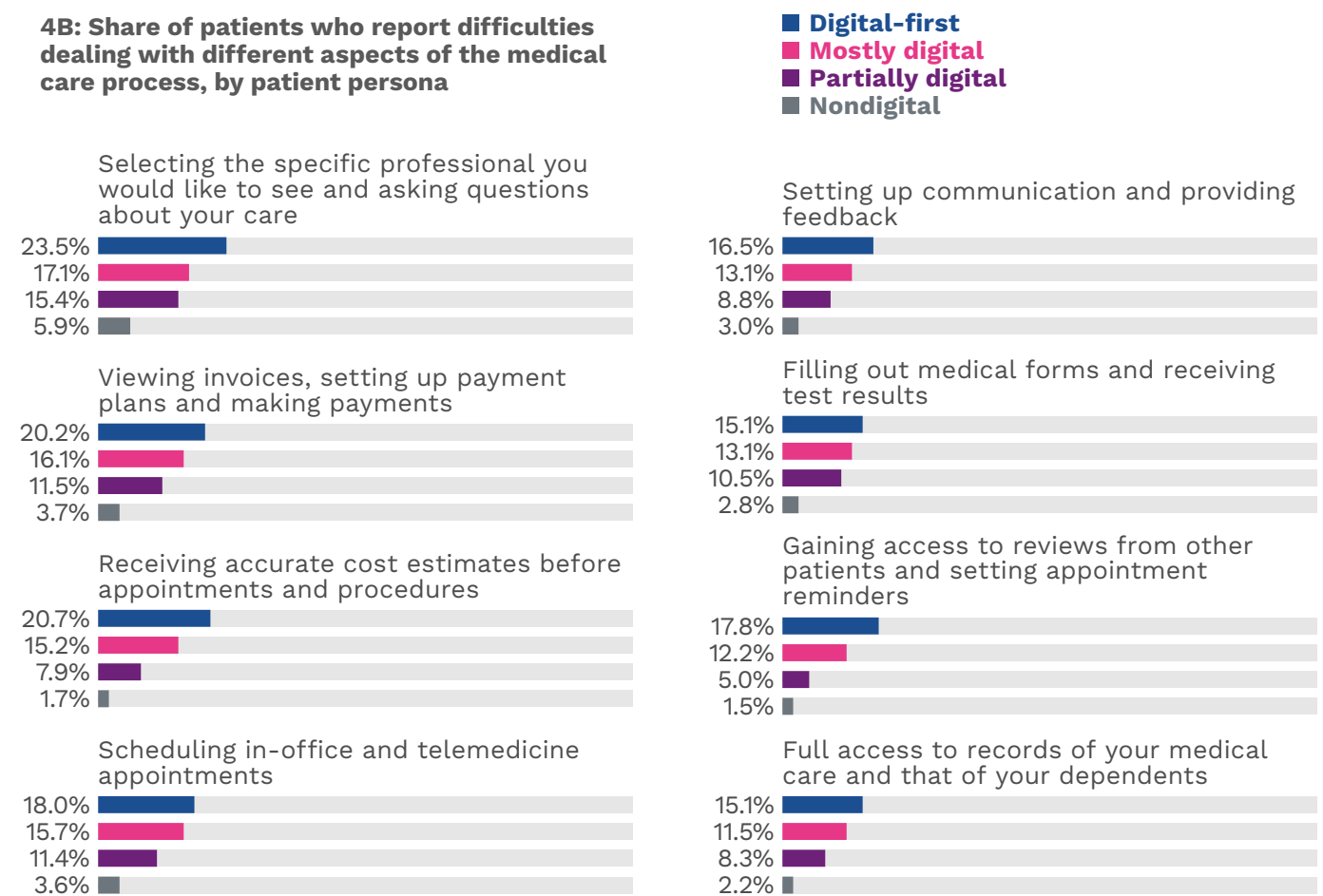
recent visits, compared to 48% of nondigital patients. Digital-first patients also are more likely to perform research on new providers via digital methods than nondigital patients: 8% through online searches and 7% through online reviews, compared to 3% and zero, respectively, for nondigital patients.

FIGURE 4:
Patient difficulties when dealing with different aspects of the medical care process

4A: Share of patients who report difficulties dealing with different aspects of the medical care process, by type of difficulty



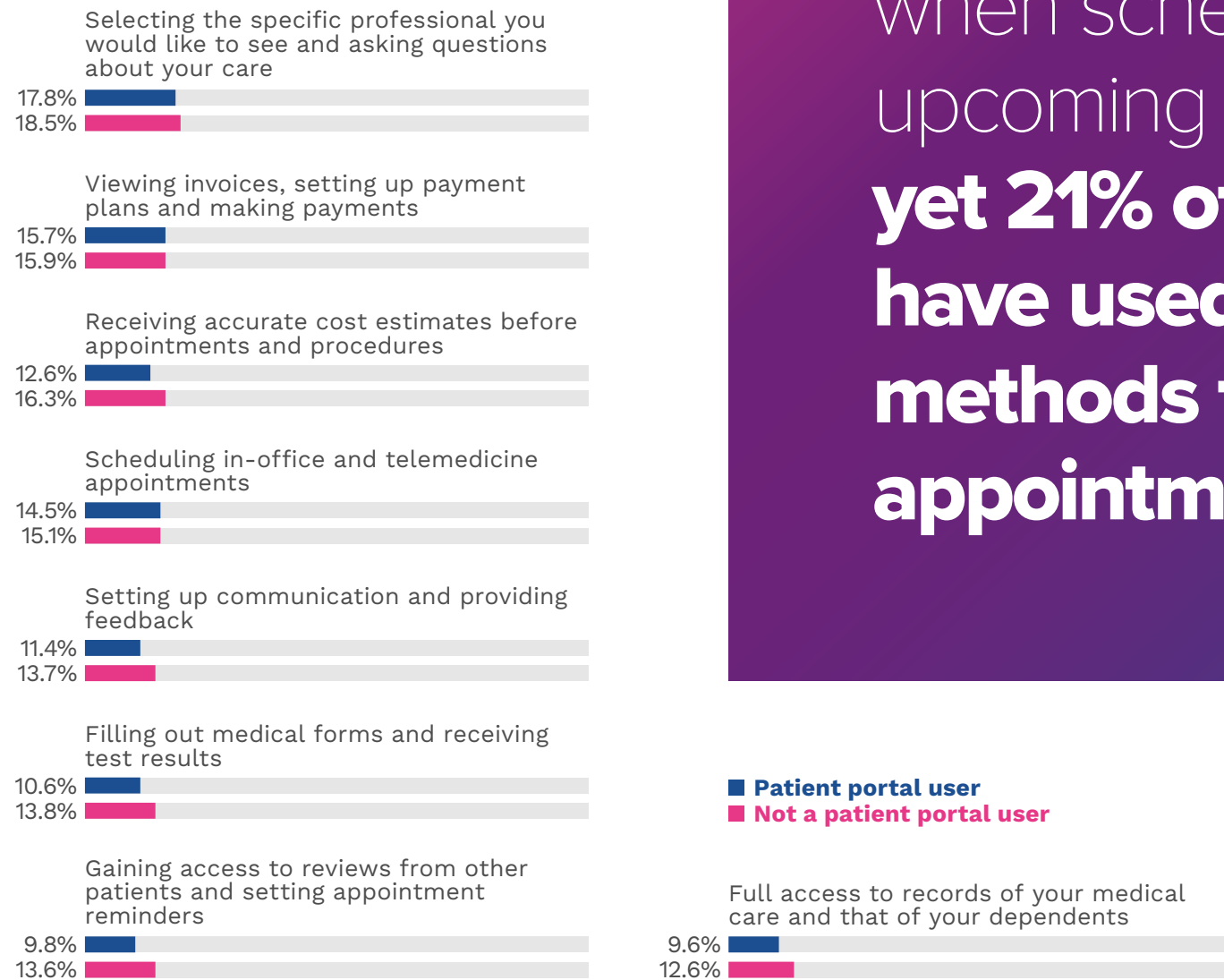
4B: Share of patients who report difficulties dealing with different aspects of the medical care process, by patient persona



Source: PYMNTS.com | Experian Health
Accessing Healthcare Report

FIGURE 4 (continued):
Patient difficulties when dealing with different aspects of the medical care process

4C: Share of patients who report difficulties dealing with different aspects of the medical care process, by patient portal usage



Many patients prefer to speak to someone when scheduling upcoming appointments, **yet 21% of patients have used digital methods to schedule appointments.**



Source: PYMNTS.com | Experian Health
 Accessing Healthcare Report



PART 03:

Gaps in patient expectations and capabilities

Two-thirds of patients use patient portals, but many find that the portals lack essential features related to how to pay for the cost of care.

Because digital-first patients use patient portals significantly more than their nondigital counterparts, they are the most likely to experience administrative frictions that affect their level of satisfaction. While 64% of all patients use portals, 82% of digital-first patients use them, compared to just 19% of nondigital patients. Younger patients and those with higher incomes also use patient portals more often than others.

In the last year, **62% of digital-first patients used new providers** for their most recent visits, compared to **48% of nondigital patients.**

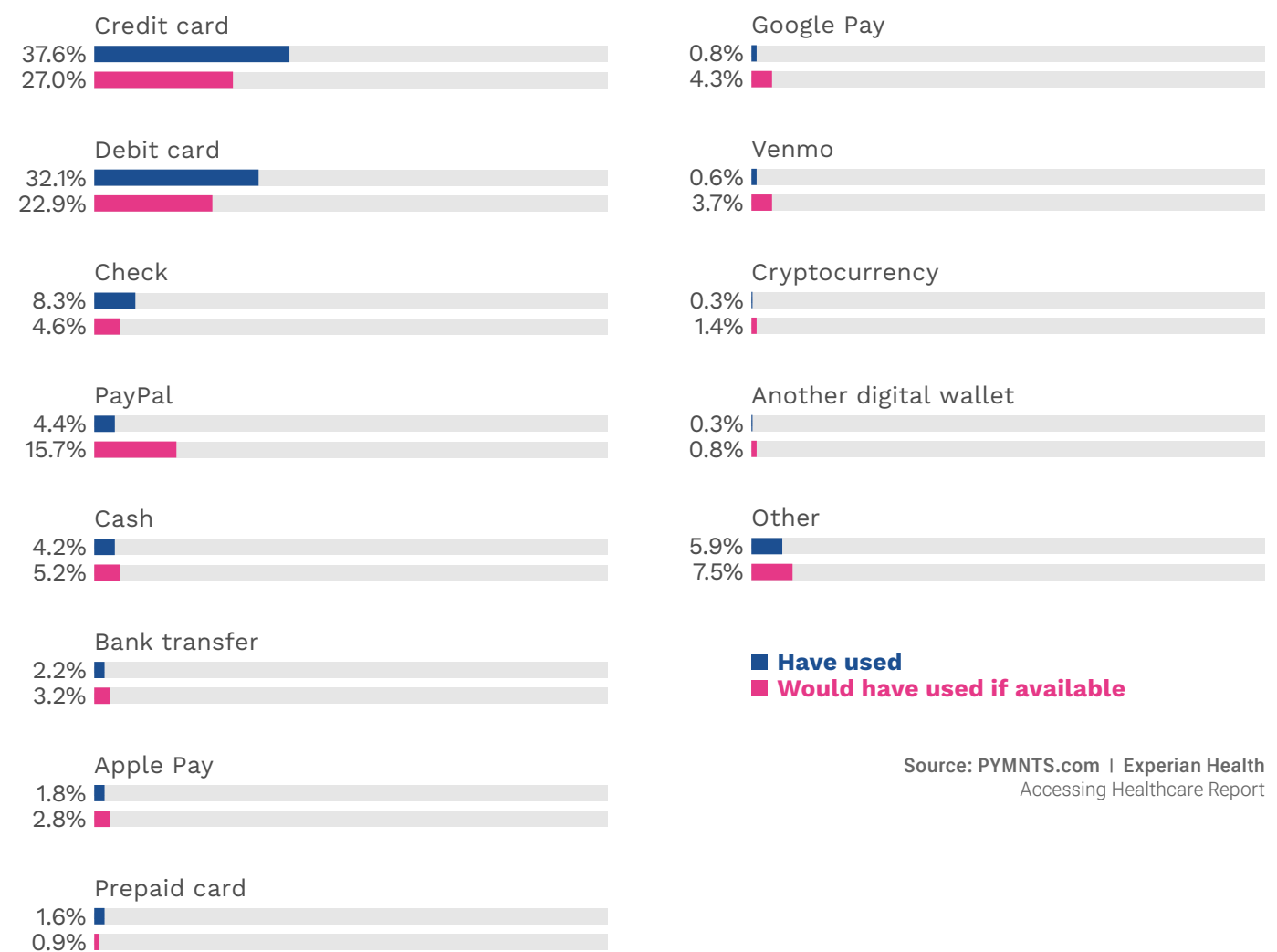
Not surprisingly, digital-first patients are also more interested in patient portal features than nondigital users. Yet there is a gap between the capabilities provided in patient portals and the capabilities these patients consider important. Digital-first patients find that patient portal feature availability lags their interest in most capabilities. The largest gap is in receiving cost estimates for appointments. Just 24% of patients receive these estimates, while 64% say such estimates are “very” or “extremely” important, representing a 40 percentage-point gap.

Digitally savvy patients increasingly expect a frictionless payment experience as well, and our researchers identified a gap between the payment methods available and the payment methods they would like to use. Cards are the most used payment method — 38% of patients use credit cards and 32% use debit cards — yet patients would use them less often if other digital payment options were available.

Patients also say they would use more digital and mobile wallets to pay their providers if these options were available. Our data finds that 27% of patients would have used digital or mobile wallets to pay their healthcare providers if these options were available, 16% cited PayPal, 3% cited Apple Pay, 4% cited Google Pay and 4% cited Venmo. Just 8% have used digital or mobile wallets to pay their providers, however, and 4% have used PayPal, 2% have used Apple Pay, 1% have used Google Pay and 1% have used Venmo.

FIGURE 5: Preferred payment method consumers used or would have used to pay for their most recent healthcare

5A: Share of patients who selected the payment methods they used and would have used if available to pay for their most recent healthcare, by payment method

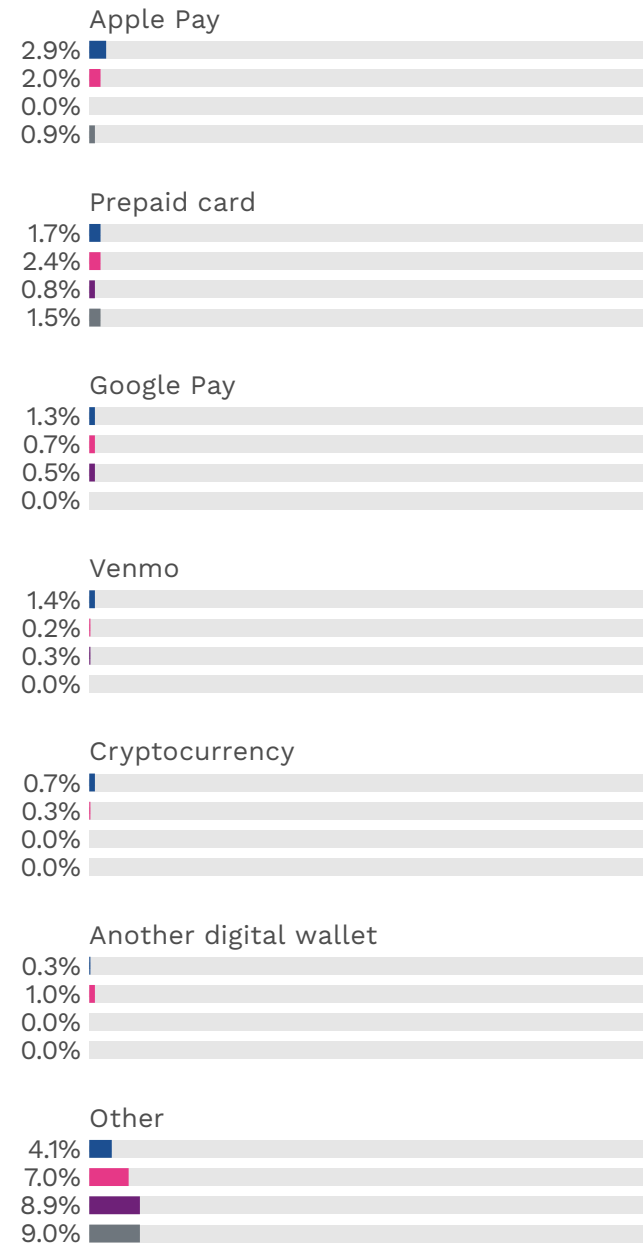
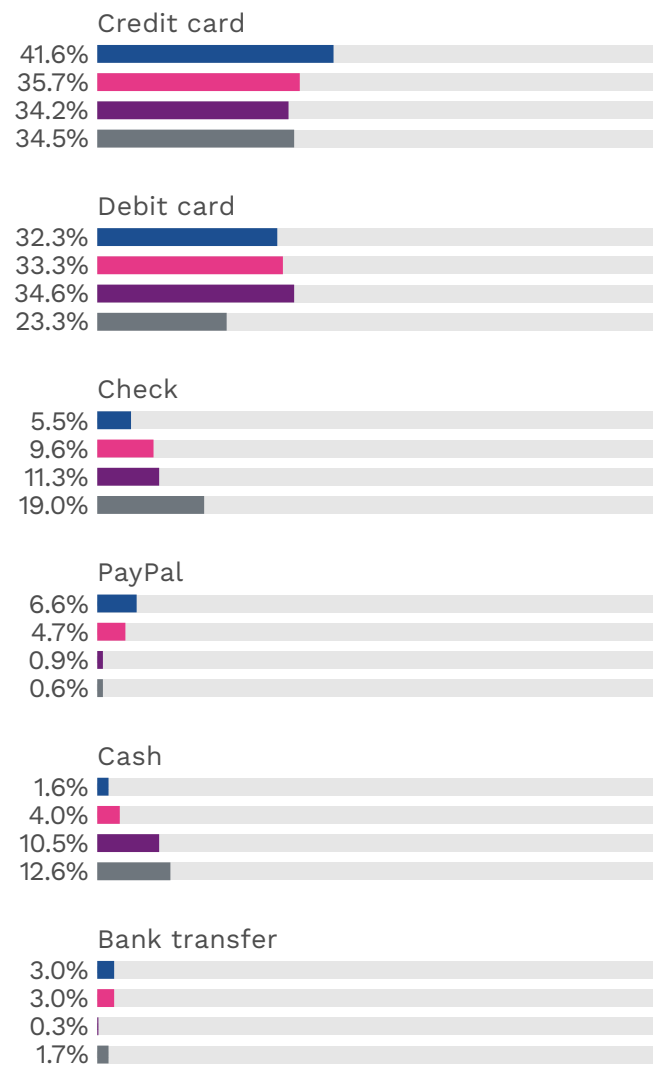


Source: PYMNTS.com | Experian Health
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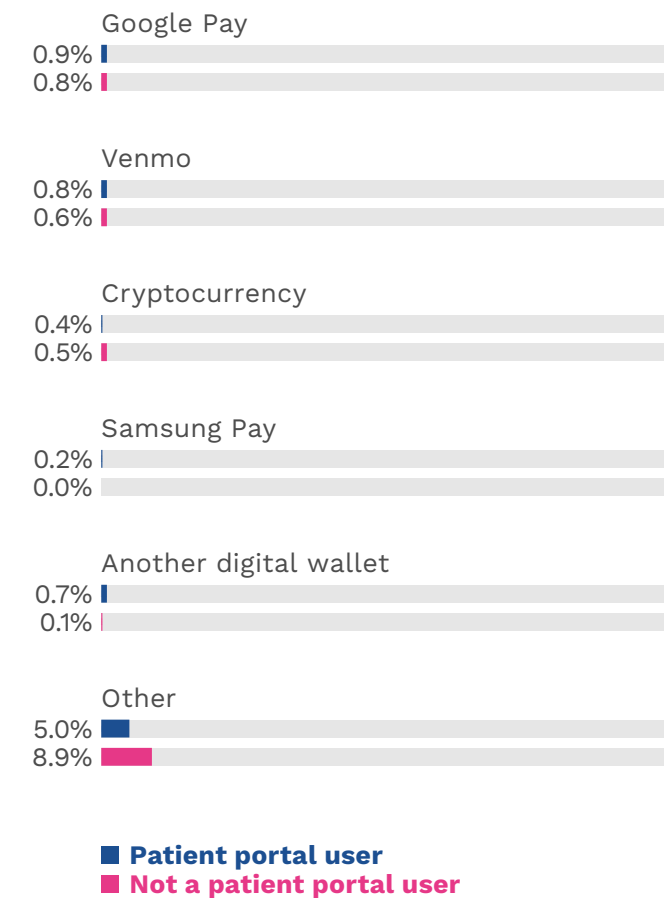
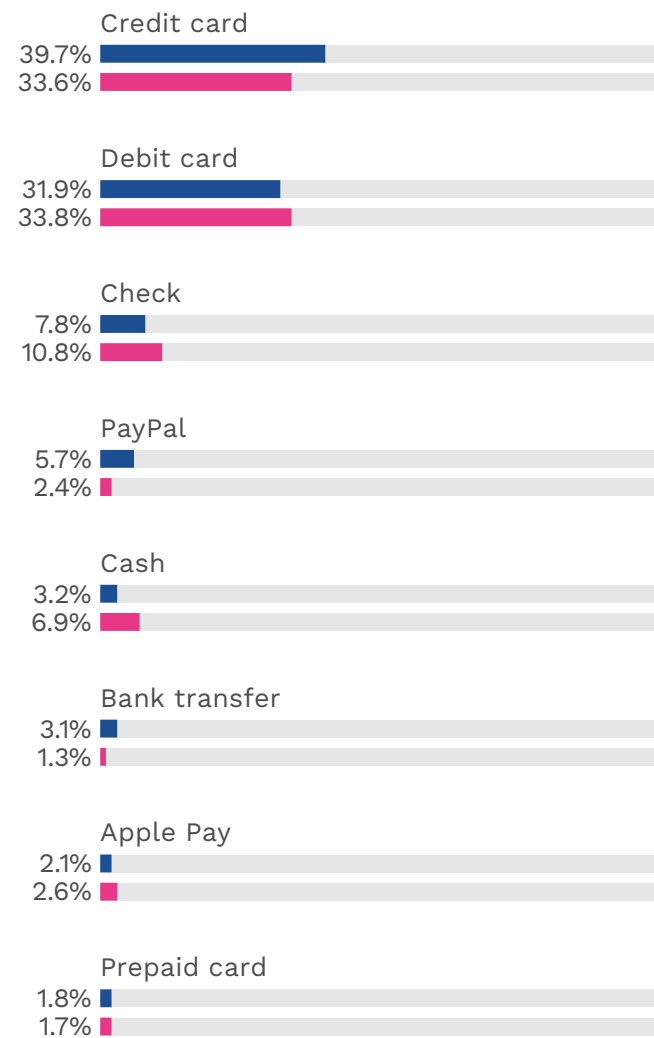
FIGURE 5 (continued):
Preferred payment method consumers used or would have used to pay for their most recent healthcare

5B: Share of patients who selected the payment methods they used and would have used if available to pay for their most recent healthcare, by patient persona

■ Digital-first
 ■ Mostly digital
 ■ Partially digital
 ■ Nondigital



5C: Share of patients who selected the payment methods they used and would have used if available to pay for their most recent healthcare, by patient portal usage



■ Patient portal user
 ■ Not a patient portal user

Source: PYMNTS.com | Experian Health
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**PART 04:**

Finding the right digital healthcare solution

Patient portals now are table stakes, and 61% of patients say they would switch to a healthcare provider that has one.

To better engage and retain consumers throughout the patient journey, healthcare providers are pressed to find digital solutions that can address patients' needs for critical health-related information and frictionless administrative tasks. PYMNTS' research finds that 61% of patients interested in using patient portals expressed an interest in changing healthcare providers based on patient portal availability. Younger generations, patient portal users and digital-first patients are more likely to prefer having access to a patient portal.

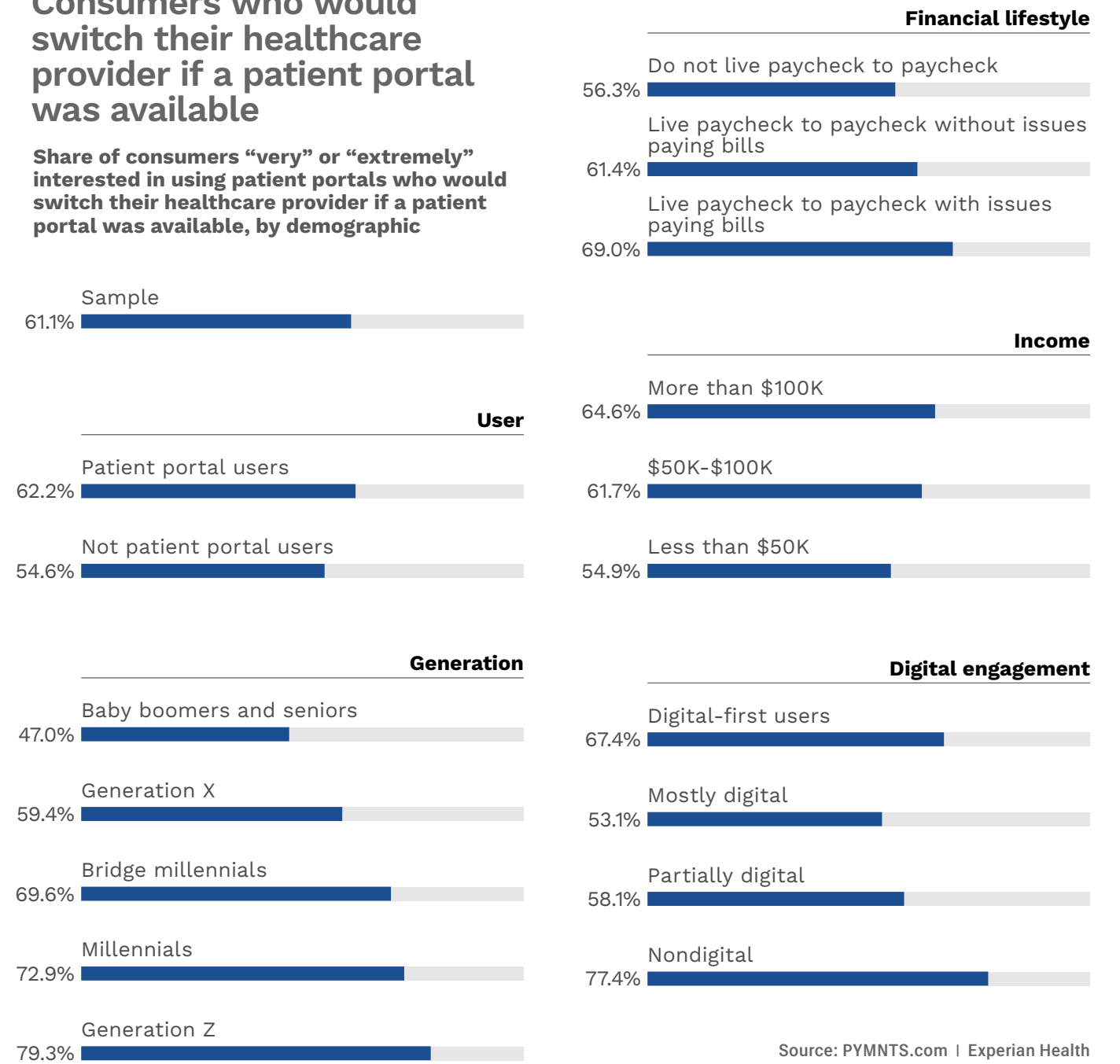
77%
 Share of **nondigital** patients who exhibit very strong interest in **switching** to a healthcare provider that makes a patient portal available.

Close to 80% of Generation Z patients are likely to switch healthcare providers because of this, and, at 77%, nondigital patients also exhibit very strong interest in switching to a healthcare provider that makes such a digital solution available.

Healthcare providers seeking to retain existing patients and engage new patients while also improving patient care and satisfaction would benefit from working with a technology solution partner that will allow them to easily connect their patients with the digital capabilities they need.

FIGURE 6:
Consumers who would switch their healthcare provider if a patient portal was available

Share of consumers “very” or “extremely” interested in using patient portals who would switch their healthcare provider if a patient portal was available, by demographic



Source: PYMNTS.com | Experian Health
 Accessing Healthcare Report



PART 05:

Conclusion & Methodology

A digital-first experience is not just preferred but is expected throughout the end-to-end patient journey — before, during and after care has been provided. Digital-first patient experiences must address key pain points associated with today's healthcare, such as finding and selecting healthcare providers and obtaining pricing estimates before medical procedures or appointments. Healthcare providers that succeed in removing these administrative frictions will be able to improve the patient experience and will be more likely to retain existing patients and attract new ones.

Methodology

In *Accessing Healthcare: Easing Digital Frictions In The Patient Journey*, a PYMNTS and Experian Health collaboration, we surveyed 2,333 consumers from Jan. 30 to Jan. 31, 2022 to learn more about how they access healthcare services via digital methods and what they consider the biggest pain points. Respondents were 48 years old on average, 52% were female and 32% held college degrees. We also collected data from consumers in different income brackets: 36% of respondents earned more than \$100,000 annually, 31% earned between \$50,000 and \$100,000 and 32% earned less than \$50,000.

About

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