

Midwest Public School District

By combining published clinical abandonment rates with our proprietary, real-time transaction data, Paytient accurately predicts which healthcare transactions are most likely to be abandoned. This actuarial methodology aligns with traditional approaches found in peer-reviewed literature.

Paytient Delivers Real Savings for School Systems

Paytient is more than a highly valued employee benefit — it is a powerful tool to drive health plan cost savings. When employees can afford care at the exact moment of need, appointments are kept, medication adherence goes up, cost anxiety goes down, and health outcomes improve. The business result? Real cost savings for your health plan.

Est. 2025 Health Plan Savings	Member Utilization	Total OOP Spend Facilitated*	Return on Investment
\$74K+	22%	\$746K+	5:1

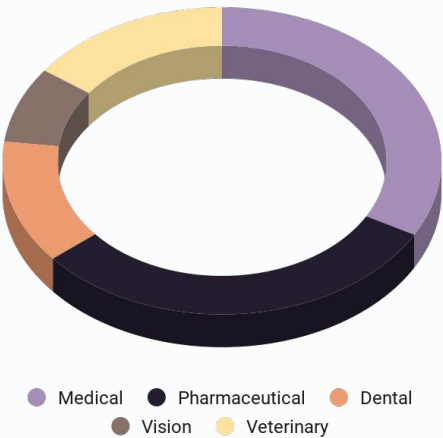
The Real-World Impact:

For this Midwest Public School District, investing in a better way to pay for care quickly translated into health plan savings. By launching Paytient in July 2023, the organization ensured its workforce could afford timely care, effectively lowering the plan's overall risk profile.

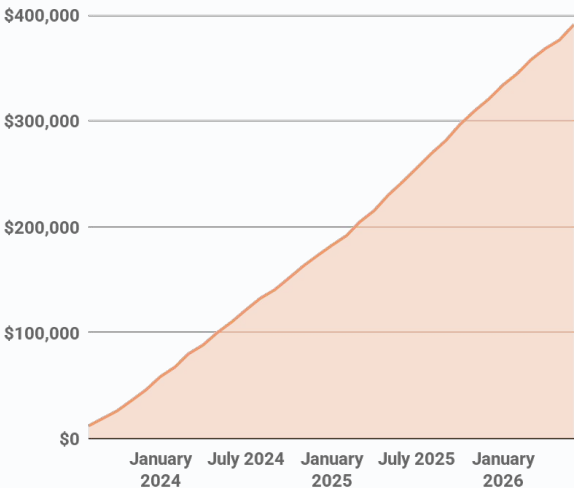
A look at 2025 performance tells the story clearly:

- **Solid Engagement:** 21.5% of the eligible workforce used Paytient to easily manage their out-of-pocket healthcare expenses.
- **Access to Care:** Paytient facilitated \$147K in total healthcare spend in 2025, predominantly driving usage across critical Medical (33%) and Pharmaceutical (31%) categories.
- **Health Plan Savings:** By empowering members to access timely care instead of walking away, the program prevented high-cost clinical interventions and generated more than \$74,000 in direct health plan savings.
- **Real ROI:** Every year, the school district breaks even within three months. In 2025, the program delivered a remarkable 5:1 return on investment relative to cost.

Spend by Category*



Paytient-Facilitated Out-of-Pocket Spend on Care*



Launch Date

July 2023



Eligible Employees

367

“Paytient is a real lifesaver. They help with anything medical, dental, prescription, vision or veterinary by allowing me to charge it and then pay it back over time on a convenient plan.”

Paytient Member Since 2023