



Healthcare Payments Insight Report



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As the United States emerged from COVID, the effects of the shutdown and its various consequences began to show themselves.

The economy took a hit. Some people didn't return to work, and elevated gas prices, inflation, and wage struggles forced Americans to re-examine how they spend money and how they take on debt.

100 million adults have healthcare debt — an estimated 41% of adults face healthcare debt, ranging from under \$500 (16%) to \$10,000 or more (12%), according to a report from [cnbc.com](https://www.cnbc.com).¹

Paying for healthcare has long been a complex experience for consumers. Inflation means more families are tightening their wallets, so the demand for clarity and flexibility is increasing. At the same time, the pandemic's digital legacy means consumers have had a taste of contactless and online payment methods — and they want more. This means providers will have to focus on creating a better consumer payment experience.

As we continue to navigate the post-pandemic world, U.S. Bank anticipates consumers will become more discerning spenders and payers. **They are demanding more transparent pricing and affordability and more of a digital experience.** It will be necessary for providers to have a smooth, instant payment experience that includes a variety of digital options including online portal, and mobile app.

U.S. Bank conducted a survey of 1,875 patients, of whom 1,268 (68%) have paid for healthcare services from a range of healthcare providers. The results in this report come from an online survey fielded January 11 to 24, 2023. This report outlines the results of that survey.



SECTION ONE

Consumer payment experience and expectations

Healthcare continues to rank low in ease of payment

Consumers continue to rank healthcare payments among the most difficult industries to make payments. Our survey shows that among seven major industries, only airlines and lodging rank lower than healthcare in regard to ease of payment.

This could be related to the healthcare industry’s willingness to add digital payment options like Apple Pay®, which allows a contactless experience, and digital apps like Instacart. Popular among grocery shoppers over the past few years, Instacart has allowed consumers a more accessible, touchless shopping experience.

The evident lack of trust in the healthcare system often leads to consumer frustration and confusion regarding payment processes, including, where, how to and how much to pay. Other industries have surpassed them in providing simpler, more efficient, and convenient payment methods available to their customers.

Considering your recent experiences across all payments, please rank the industry category by how EASY it is to make payments, from most easy to least easy.





Digital payments continue to increase

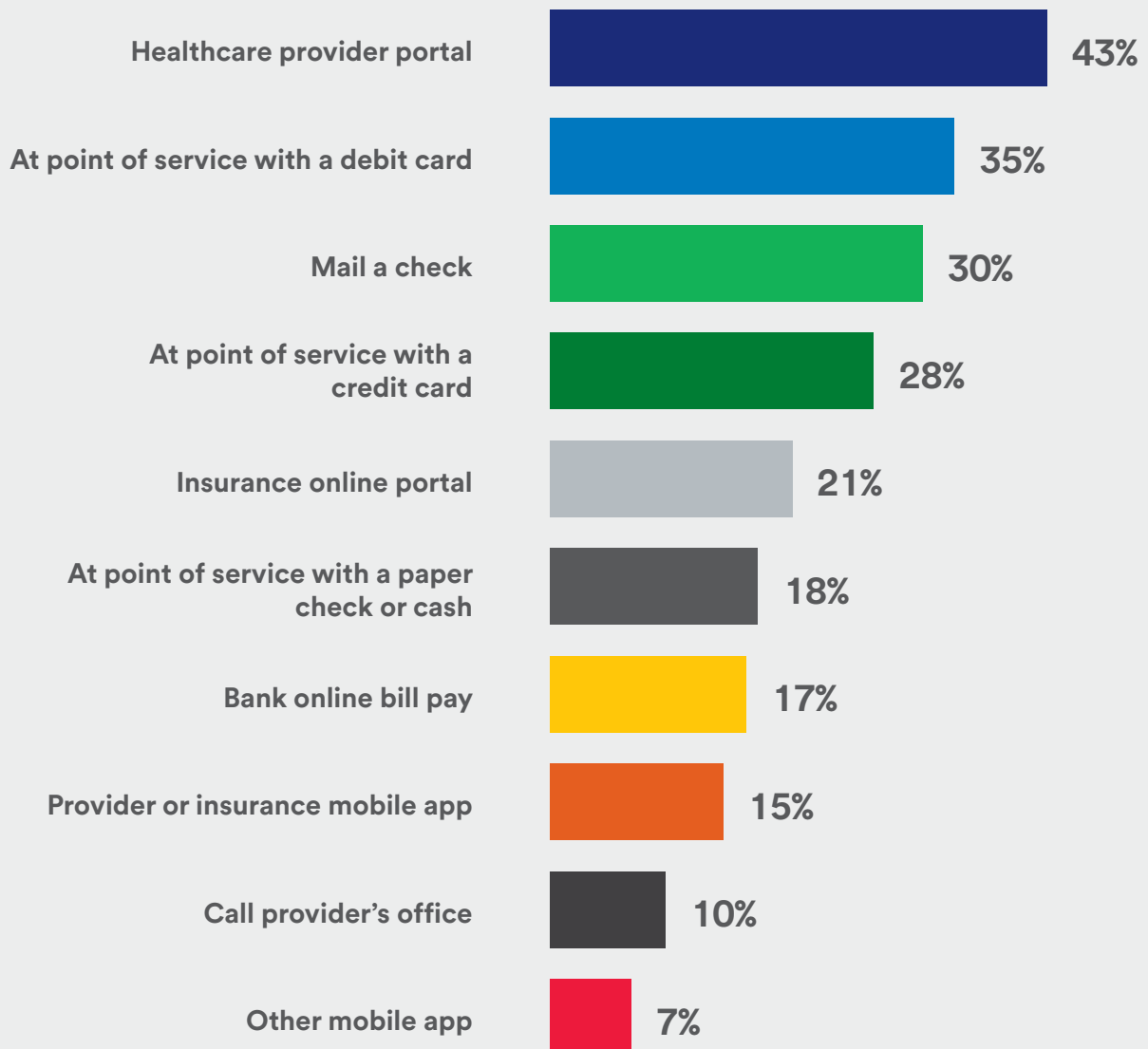
The last year has ushered in many global transformations that have affected how we pay for goods and services. While contactless payments existed before COVID-19, the shift toward touchless methods saw an impressive surge in 2021, when 43% of patients expressed interest in digital payments, according to Rectangle Health², a massive step up from 28% in our 2021 survey.

Another important issue for consumers: **About a third of consumers (32.5%) said payment plans and the availability of digital payments would be enough of a factor to motivate them to switch providers.** This should get the attention of healthcare providers, especially those who have resisted adopting newer payment methods.

Overall, fewer people are paying by mail (30% this year vs. 32% last year), by calling the provider's office (10% vs. 21% last year), and by using their bank's online bill pay option (17% vs. 33% last year).

Consumer payment experience and expectations

Thinking back across the last year, and considering payments for medical visits or procedures, how many different ways have you paid a medical bill? - Top 10

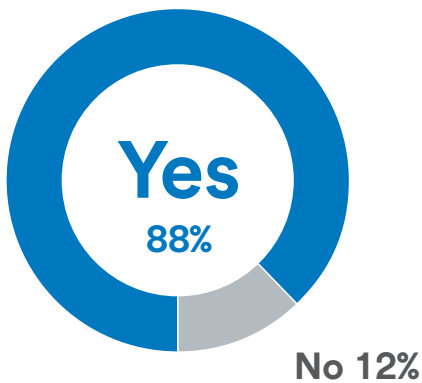


Provider portals are increasingly popular

Provider portals improve the way patients and healthcare providers interact. A product of meaningful usage requirements, they were mandated as a way to provide patients with timely access to their health information to take a more active role in their healthcare.

The vast majority (88%) of patients have a presence on their provider’s online portal, and many of them visit often. Of those that are registered on their provider’s portal, 85% say they visit the site at least once a month, and more than a quarter visit five to 10 times monthly.

Are you registered on your healthcare provider’s portal?

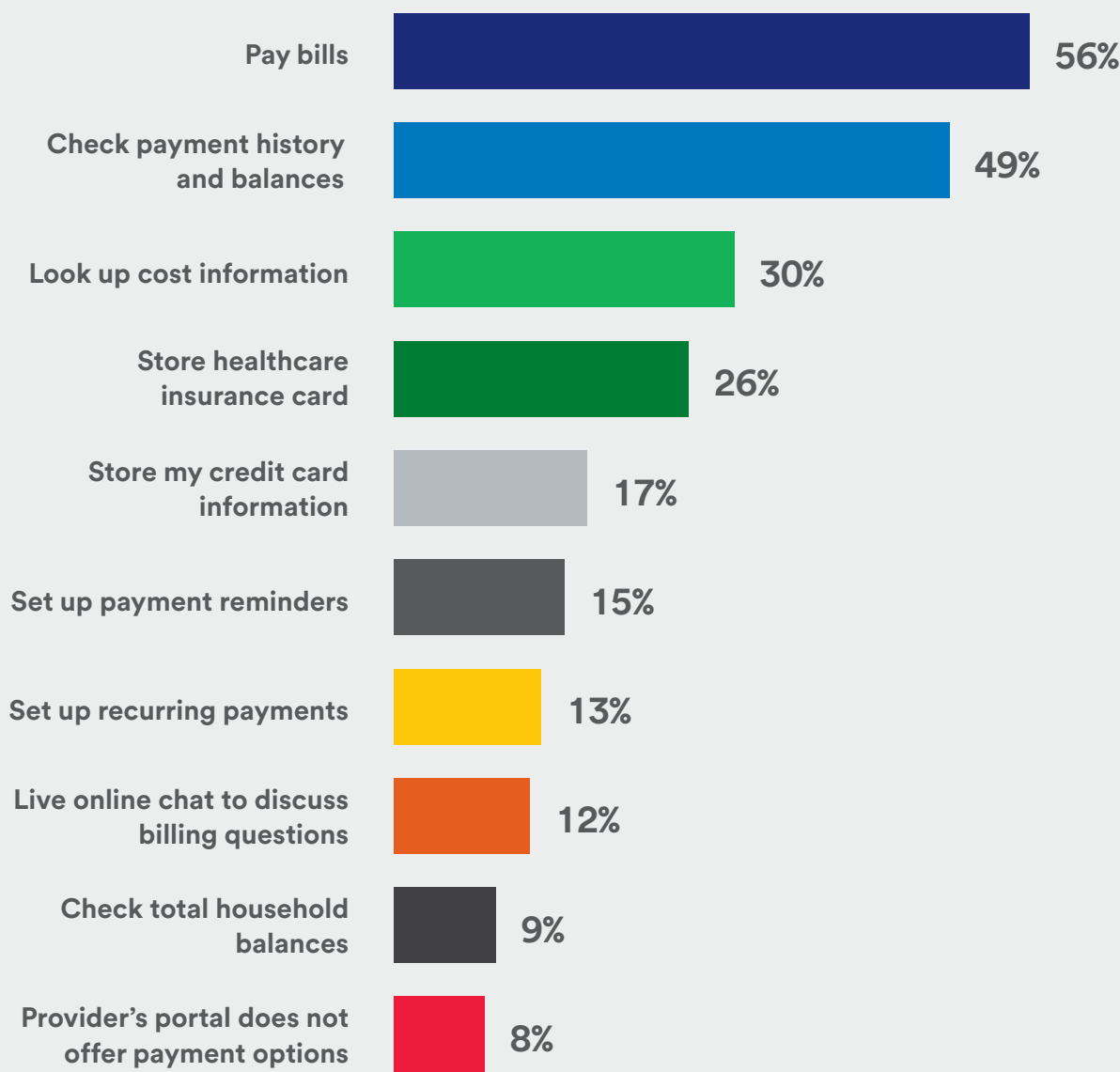


How often do you use it?

1-4 times	56%
5-10 times	26%
10+ times	13%
Never	5%

Consumer payment
experience and expectations

If you are registered on your healthcare provider’s portal, what actions do you take?
— Top 10

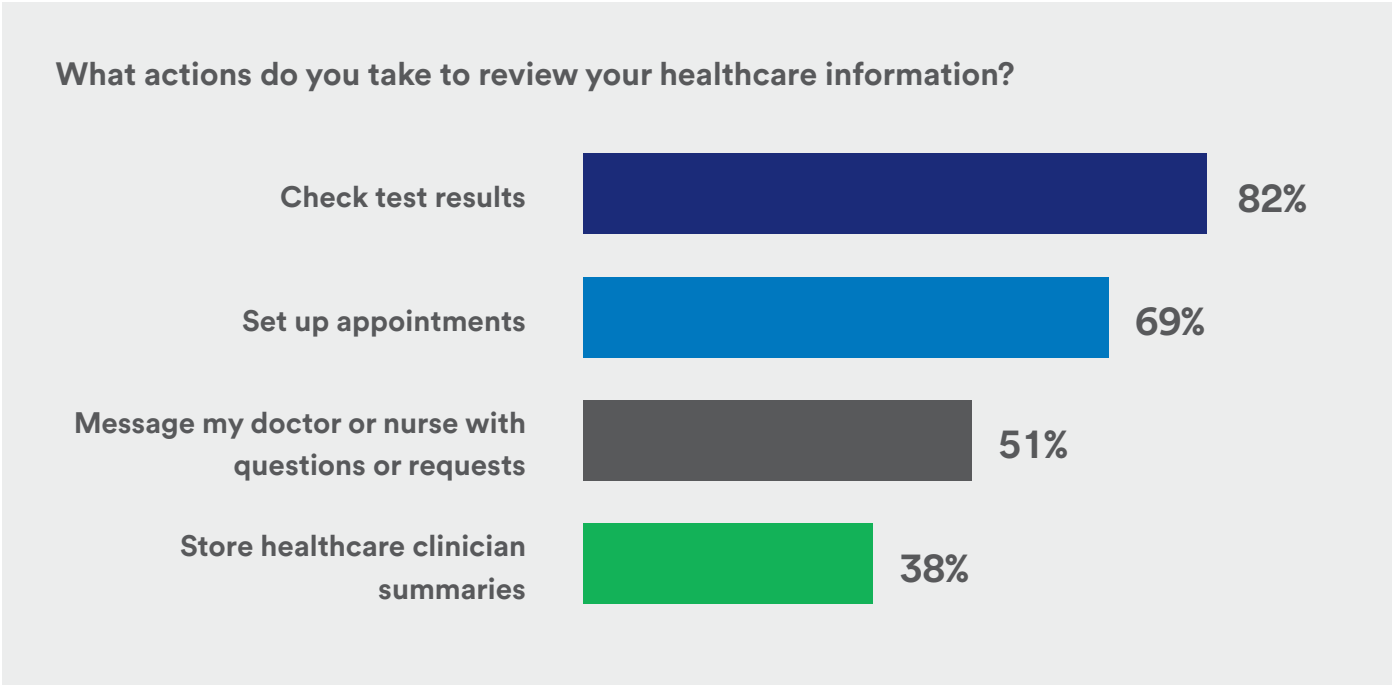


Consumer payment
experience and expectations

With that much activity on provider portals, not enough are using them to pay bills. **Just over half use their provider’s portal to pay bills, and under half use it to check balances.** Only 30% look up cost information. Contrast that to retail websites, where price is normally considered an integral part of the buying process.

When asked which actions they take, they chose “Pay bills” (56%) and “check payment history and balances” (49%) as the top two answers, suggesting finances are one of the main options.

But consumers are also using provider portals to check healthcare information. When asked which actions they take to review healthcare information, they listed “check test results” (82%) and “set up appointments” (69%) as the top two options.





A renewed focus on eliminating medical debt

A recent KFF Health Care Debt Survey found that over half of adults (57%) have experienced owing money due to medical or dental bills at some point in the past five years. Among insured adults under age 65, the figure is 61%.³

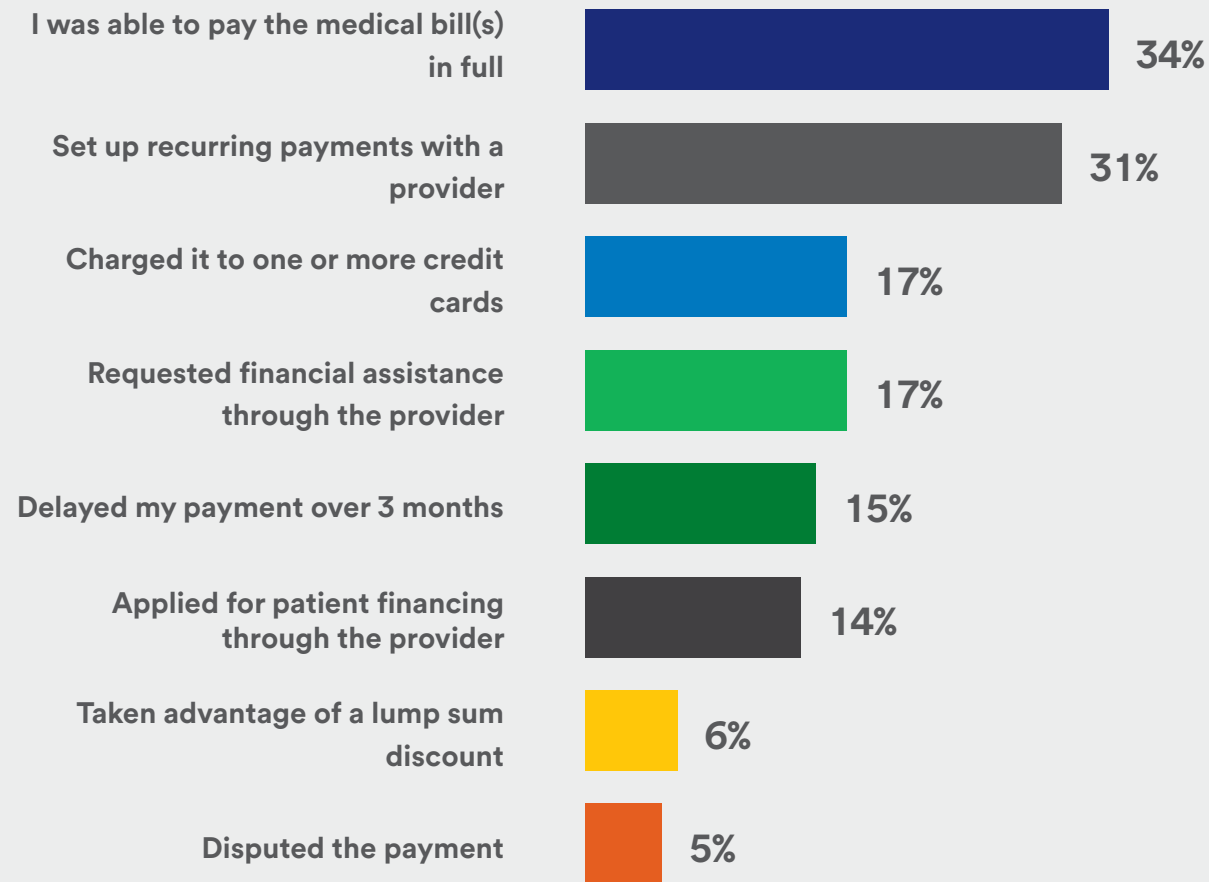
The implications of healthcare debt are serious among consumers and have potentially serious consequences. Many people in debt are sometimes denied services or do not seek additional care to avoid accruing additional bills, which can lead to worsening health conditions or additional complications.

The financial consequences can also be severe, depleting savings, causing those in debt to sacrifice other household needs, damage to credit scores, or additional costs from legal action taken against them.

After more than a year of lockdowns, which led to many lost jobs or delayed wages, consumers were able to pay off medical bills in full again. More than a third reported paying off an unexpected medical bill in full, up from 12% two years before.

Consumer payment
experience and expectations

Thinking back across the last year, and considering payments for medical visits or procedures, how many different ways have you paid a medical bill? - Top 10

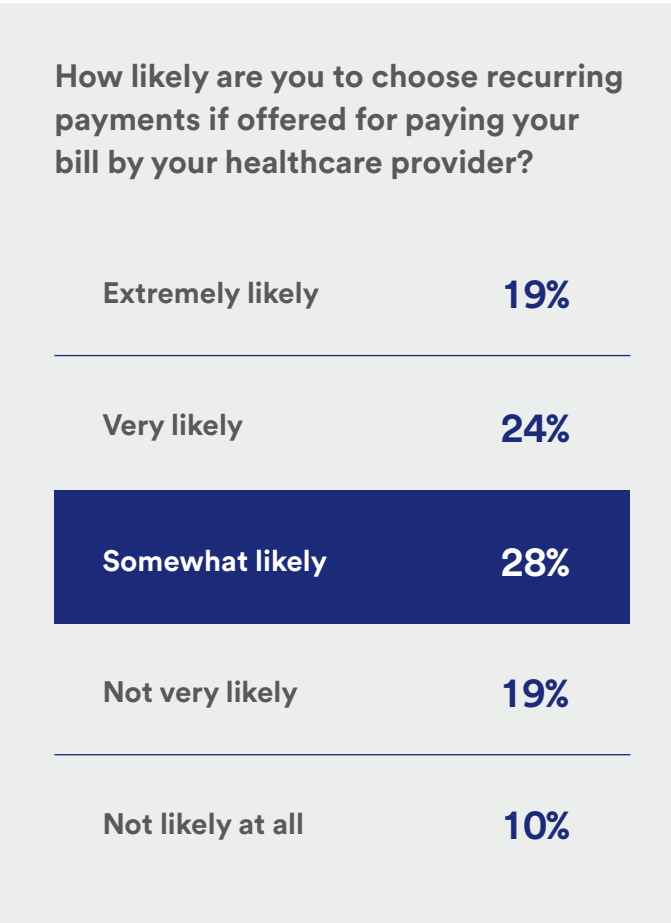
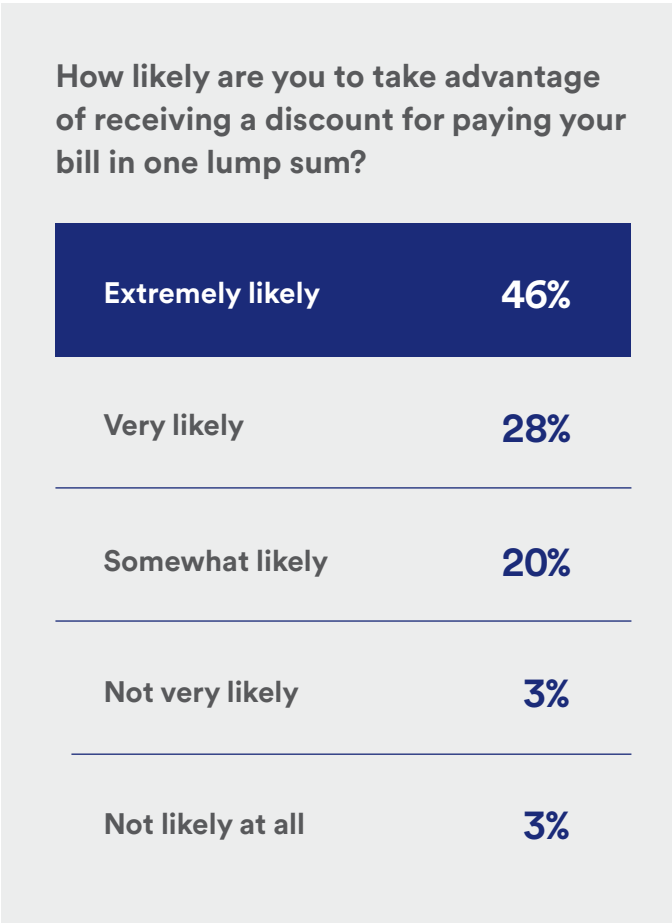


Payment delays of three months or more dropped nearly 10 percentage points, and the percentage of patients who used credit cards dropped from more than a quarter in 2021 to 17% in 2023. Those who chose patient financing or financial assistance through the provider dropped significantly as well. Disputed payments dropped drastically, from 21% in 2021 to 5% in 2023.

But almost one-third of patients still had to set up recurring payments with their provider, and 17% used a credit card to satisfy their accounts.

Taking advantage of discounted rates

Nearly two-thirds of respondents reported they were very likely or extremely likely to take advantage of a discounted price for a lump sum payment or recurring payment options from their medical bills.



As in 2021, responses varied by age group. As defined by Beresford Research (ages as of 2023):

Generation: Gen Z

Born: 1997-2012

Current Ages: 11-26

Generation: Millennials

Born: 1981-1996

Current Ages: 27-42

Generation: Gen X

Born: 1965-1980

Current Ages: 43-58

Generation: Boomers II (aka Generation Jones)

Born: 1955-1964

Current Ages: 59-68

Generation: Boomers I

Born: 1946-1954

Current Ages: 69-77



Age matters

Overall, Millennials led the way in technology adoption behaviors, including storing preferred payment methods with their provider (30% of the total who did this) and who have paid a bill by text-to-pay link (33% of the total). However, Millennials were also the most likely to use a credit card to pay a medical bill, representing 41% of the credit-paying crowd.

Millennials (34%) and Gen Xers (29%) led the way in setting up recurring payments.

Baby Boomers, on the other hand, with a reputation of being slow to adopt technology, were consistently less likely to use digital methods. They represent 19% of those storing payment methods and led the way in declining to store preferred payment methods (30%) and paying by text-to-link (30%). Boomers did, however, lead the way in paying their bill in full, representing 40% in that category.

Consumer payment
experience and expectations

Young consumers are 70% more likely to pay doctors digitally⁴

Digital payment acceptance in healthcare seems to be highly based on age and generation.

Millennials, bridge Millennials, and Generation Z consumers embraced digital payment options to make their out-of-pocket medical costs easier to manage. High-earning Millennials and Gen Xers more often wanted to use the lump-sum payment option, while Gen Z and Millennials who weren't high earners were more likely to make recurring payments. Baby Boomers, perhaps more likely to be on a fixed income, were less likely to take the recurring payment option.



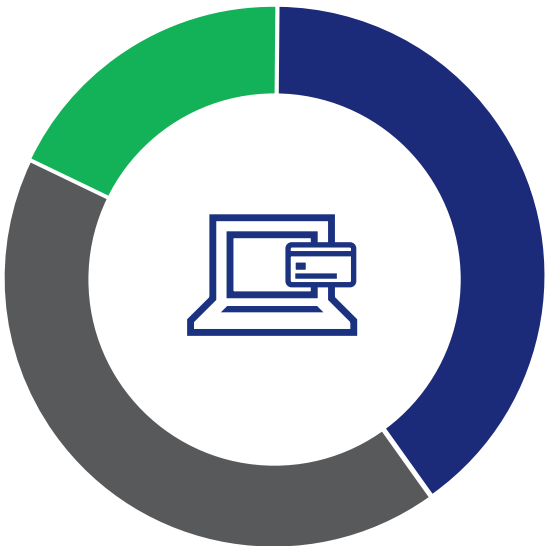
Consumer payment
experience and expectations

Do you currently **store your preferred payment method** with your provider?
—Answer by generation

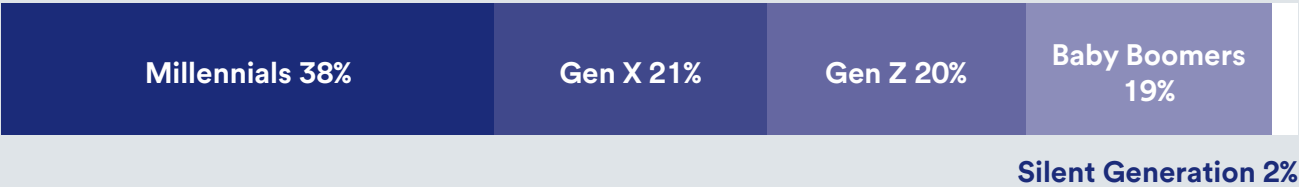
40%
No, I don't and I wouldn't if the option were available

18% No, but I would if the option were available

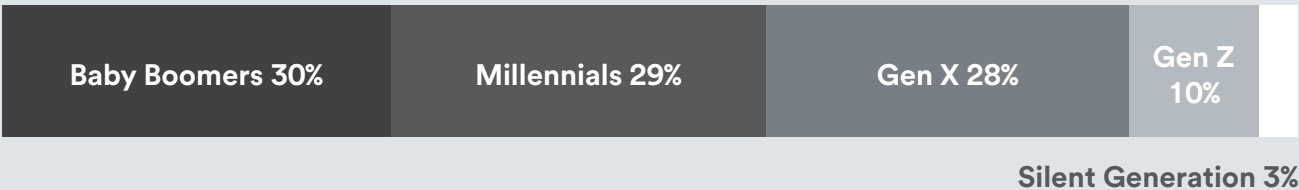
42%
Yes, I do



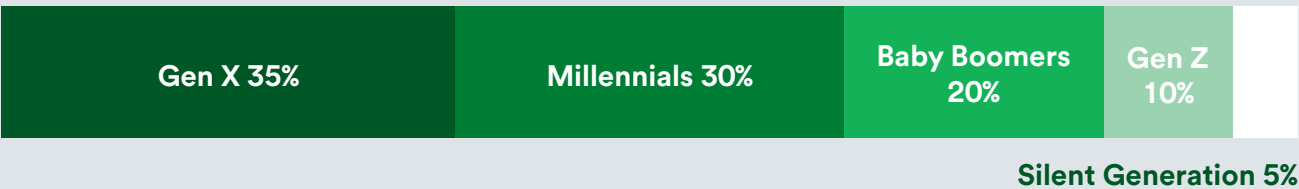
Yes, I do



No, I don't and I wouldn't if the option were available

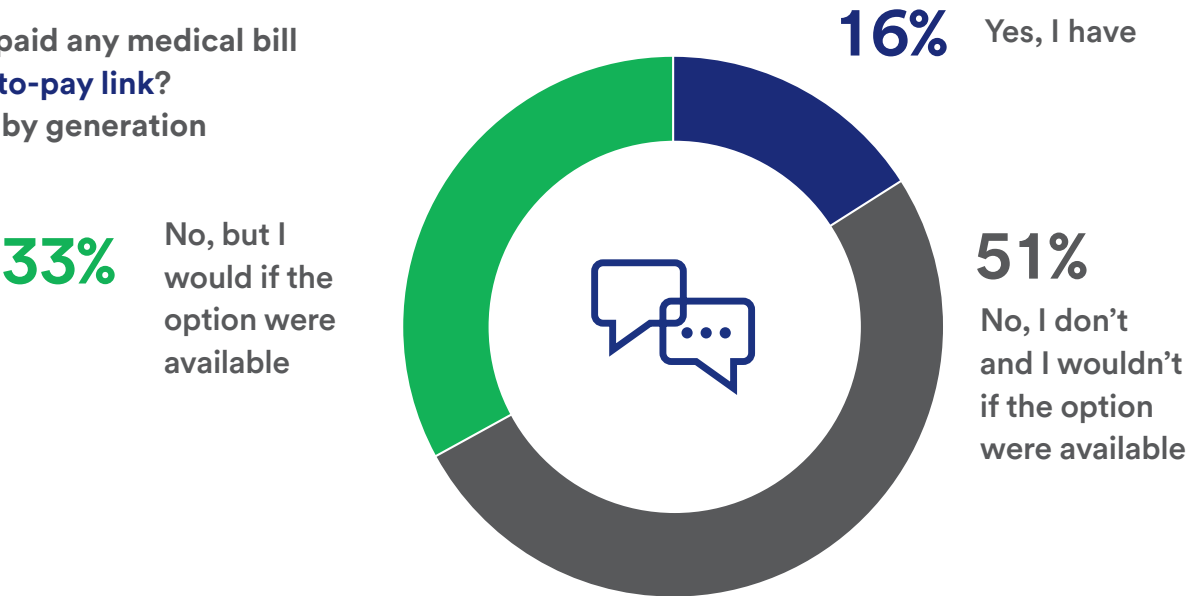


No, but I would if the option were available

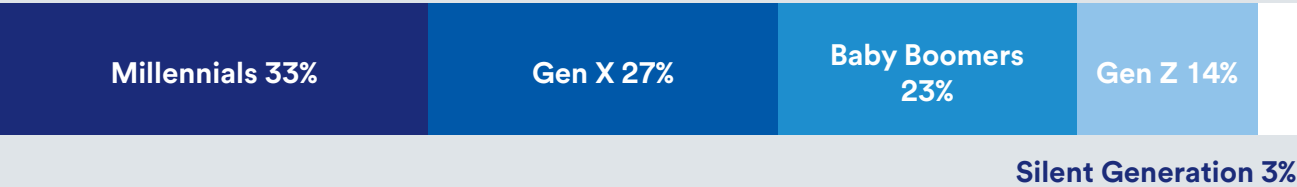


Consumer payment
experience and expectations

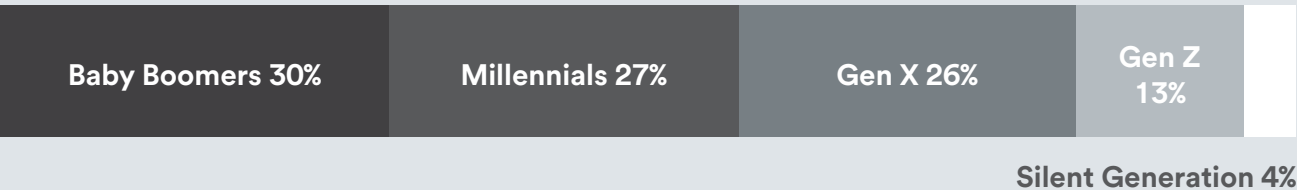
Have you paid any medical bill
via a **text-to-pay** link?
—Answer by generation



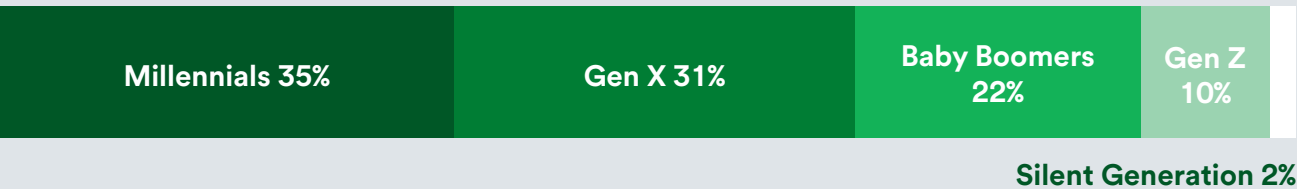
Yes, I do



No, I don't and I wouldn't if the option were available



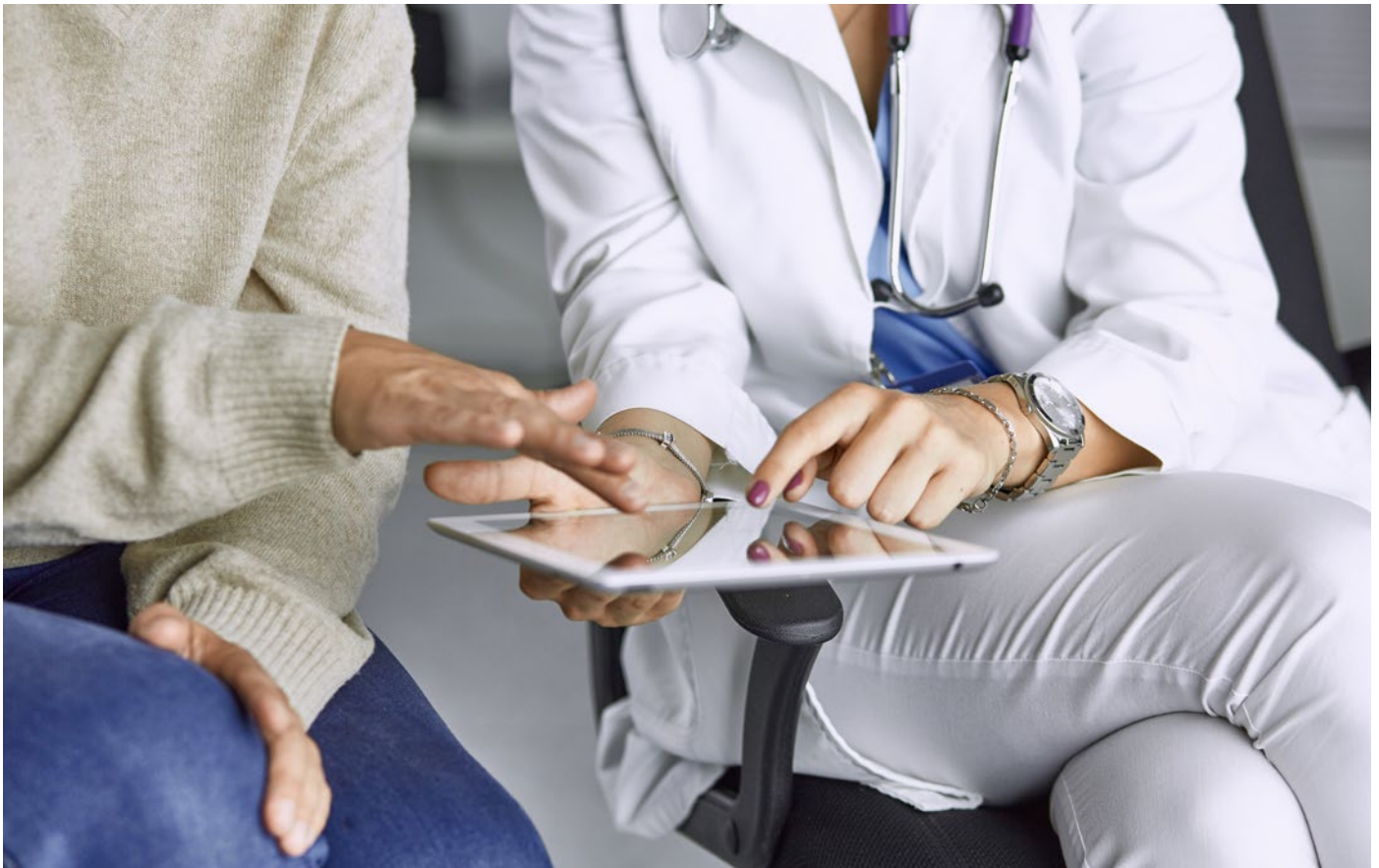
No, but I would if the option were available



What constitutes an “expensive” medical bill?

Medical bills are unpopular expenses among consumers, and most are not eager to pay up. When asked what amount constitutes an **“expensive medical bill,” 15% said “any amount,” and an additional 48% identified amounts between \$200-\$999 as “expensive.”**

Almost one-third of respondents said in the instance a medical cost is expensive⁵, they will delay the service. Another 17% said they would delay payment for a significant amount of time.





SECTION TWO

Opportunities for improvements and innovation



Consumers are unaware of healthcare costs prior to receiving care

It's not uncommon for consumers to not know what their portion of a medical expense will be until they receive a bill. Doctors are not often forthcoming about these expenses, and they may not even fully know the charges they will incur, particularly when insurance is a part of the equation.

Cost transparency has long been an issue in healthcare, causing a lack of trust and dissatisfaction that has made it more difficult for providers to collect payments. As a result, the No Surprises Act of 2022 requires healthcare providers, facilities, and health plans to disclose healthcare costs to consumers up front and prohibit doctors and hospitals from charging consumers more than they would have to pay in-network with an insurance provider.

Transparency in coverage requirements will empower consumers to shop and compare costs among various providers before receiving care.⁶ Because consumers have an important role to play in controlling healthcare costs, they must have meaningful information to generate the market forces necessary to achieve lower healthcare costs and reduce spending.

Consumers are frustrated with the healthcare billing correction process

Consumers are reporting continued frustrations with billing and billing correction, with almost 45% of consumers reporting they have spent up to one month on the healthcare billing correction process.

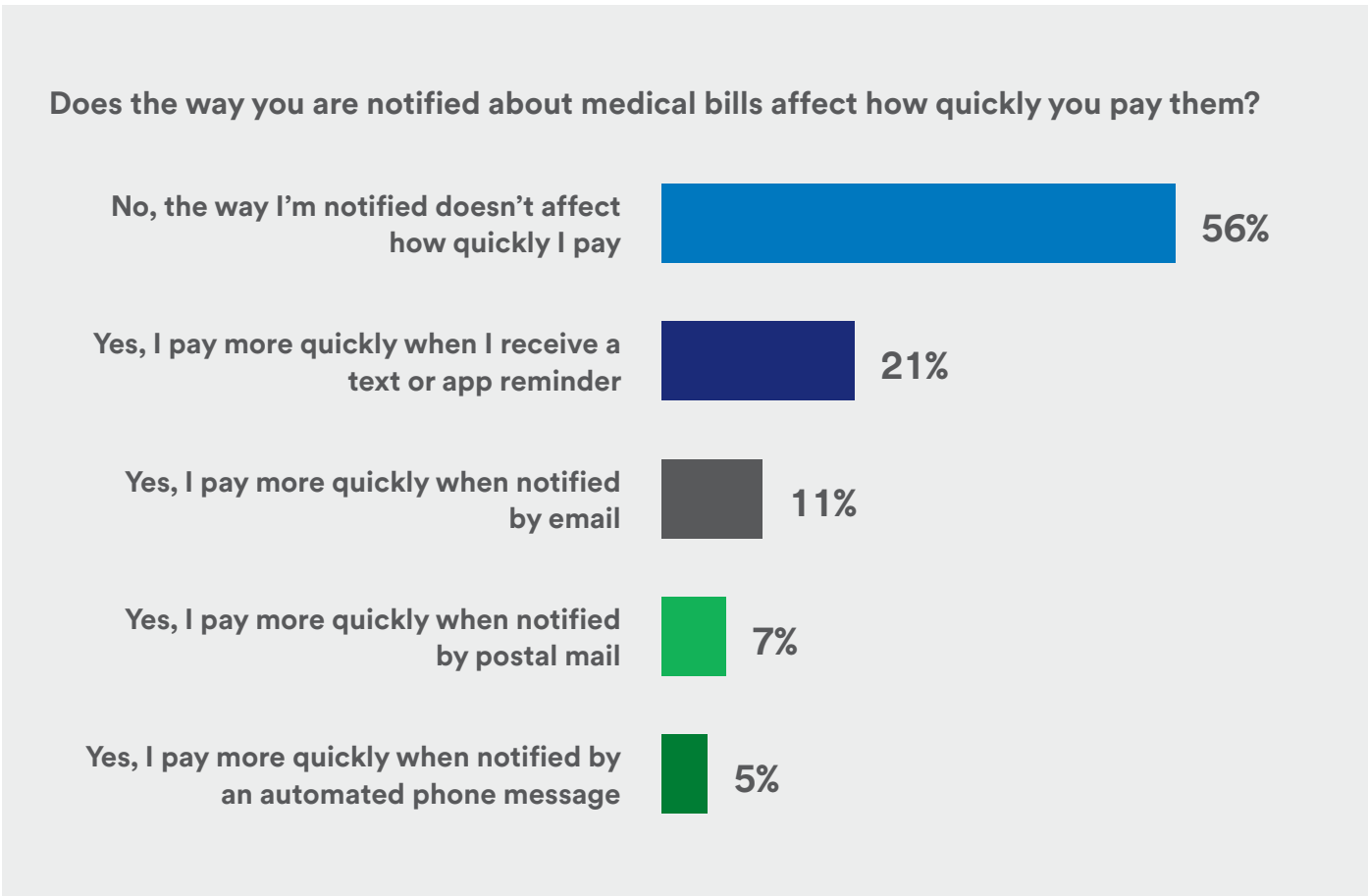
Respondents said that getting a call from their provider before receiving care to explain payment expectations and financial assistance options would help them understand their medical bills better.⁷

PwC's Health Research Institute (HRI) is projecting a 6.5% medical cost trend in 2022, slightly lower than the seven percent medical cost trend in 2021 and slightly higher than it was between 2016 and 2020. Healthcare spending is expected to return to pre-pandemic baselines with some adjustments to account for the pandemic's persistent effects.⁸



Consumers no longer prefer to receive medical bills by mail

Mail continues to be a decreasing preference for consumers. 53% of consumers said they wanted to receive bills by email, with only 46% preferring mail. The desire for a contactless or digital payer experience is rising, with 35% asking to make payments through mobile app or online, and 22% asking to use text.

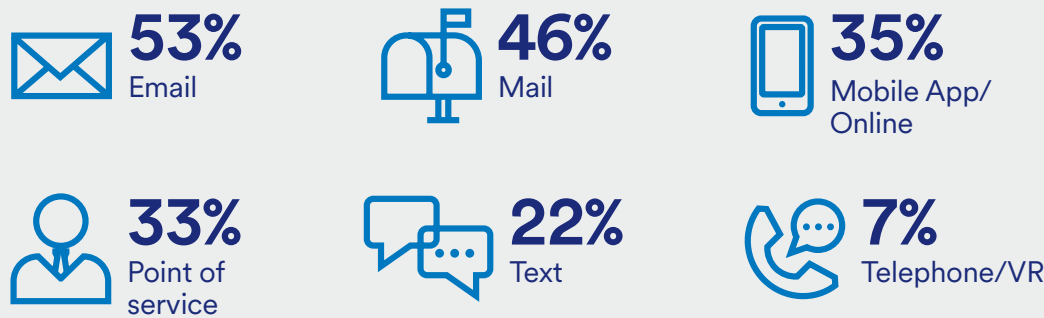


Opportunities for improvements
and innovation

However, healthleadersmedia.com reports that 32% of people will pay a medical bill within five minutes of receiving a text about it.⁹ But only 16% of respondents say they’ve paid a bill using a text-to-pay link. In addition, 33% report never having paid a bill that way, but say they would if the option was available. Just over half say they would not pay by text even if given the option, which demonstrates that confidence in text is growing, but is still not universally accepted.

In 2021, 16% of respondents reported they pay more quickly when notified of a medical expense by mail. This year that number dropped to seven percent. **Notifying by app caused quicker payment in 21% of respondents**, as opposed to 14% previously. This represents a clear shift in favor of electronic payments.

Where and how do you want to receive medical billing information
and notifications?



More consumers are embracing technology

Provider portals enhance patient/provider interactions, providing patients with timely access to health care. Specifically, portals give patients access to their health information so they may take a more active role.

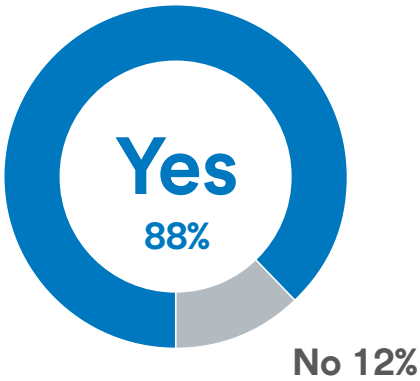
The last year ushered in a variety of global transformations affecting how we pay for goods and services. While contactless payments existed before COVID-19, the shift toward touchless methods served impressively in 2021.

About 43% of patients expressed interest in digital payments overall with 32.5% of patients saying payment plans and digital payments would motivate them to switch providers.

And consumers are both realizing the benefits of having access to health data on a portal and learning how to use it. Nearly 90% of respondents said they were registered on their healthcare provider’s portal, and only 5% said they never use it. In fact, nearly 40% of users visit the portal more than 5 times monthly.

Those registered on their provider portals are performing normal activities related to their healthcare—checking test results, setting up appointments, and communicating with their doctors and nurses. But 56% of respondents report paying their healthcare bills on the portal.

Are you registered on your healthcare provider’s portal?



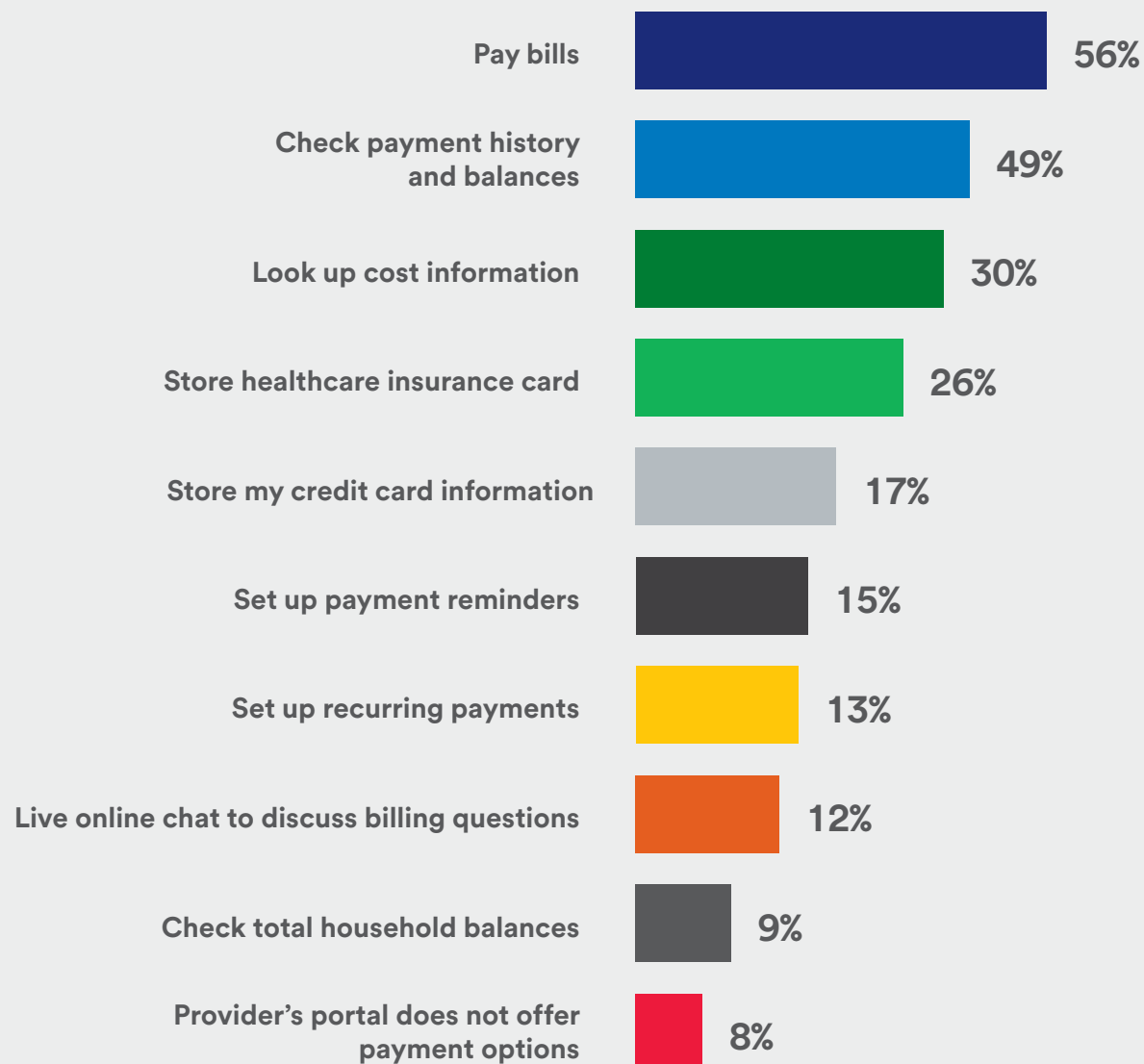
How often do you use it?

1-4 times	56%
5-10 times	26%
10+ times	13%
Never	5%

Opportunities for improvements and innovation

When portals provide 24-hour access to crucial medical information, including billing, it makes it easier for consumers to see their balances and make payments.

If you are registered on your healthcare provider's portal, what actions do you take? - Top 10





SECTION THREE

Provider survey results

A survey of healthcare providers yielded information on what they believe are the positives and negatives of payment options in the healthcare industry.

The survey's results found healthcare providers lag behind other industries when it comes to creating digital payment options, although patients are increasingly expecting a digital payment experience that is as simple and straightforward as the retail payment experience is.

Credit or debit cards are still the most received payment types, with more than 70% of respondents paying with one or the other. Online portal payments also continue to be a viable method, with 57% of businesses reporting they accept payments through this method.

However, consumers are asking for more digital payment options. The healthcare industry's inability to accept digital payments holistically is negatively impacting healthcare providers, leading to patient attrition and becoming a catalyst for non-payment among consumers.

HIPAA limits payment options

The survey showed that practices understand patients often have difficulty paying medical bills and have taken steps to mitigate the burden, mostly by offering payment arrangements to pay over time, or using Buy Now Pay Later (BNPL) options. 77% of practices surveyed said they offer in-house payment arrangements with consumers, and some offer financial incentives like payments and vouchers to undergo preventive care to encourage low-income and high-risk populations to have well visits.

Point-of-sale payments (70%) remain at the top of the list as a standard payment option, with online portals (59%) and live customer service (51%) remaining popular options as well. Practices cite reduced billing time, fewer collections, and a smoother, faster service leading to improved customer experience as the biggest benefits to these payment types.

The survey asked which digital apps healthcare providers offer for patients to pay their healthcare bills. 56% accepted none of them. The reason for not accepting these forms of payment is that digital app payments can leave a digital trail of protected health information that may inadvertently violate HIPAA practices.

It's worth noting that credit and debit card processing is considered HIPAA compliant as long as the processor takes adequate steps to protect the patient's private health information, does not sell or disseminate patient payment data, and enters into a valid business associate agreement with the healthcare provider.

In addition, only 44% of practices say they electronically store the patient's preferred payment method as a normal business process, with another 15% storing manually. But about a third of practices say they do not, and don't plan to in the future, even though it's strongly preferred by patients and increases the time in which patients make payments.

Some practices feel it's not worth the risk of liability to store payment methods since unauthorized withdrawals or a security breach can make the organization liable for damages. In addition, some practices don't have an adequate understanding of the required level of security when handling patient data.

Many providers want digital options

When asked which payment methods providers would like their medical practices to offer, more than one in three listed three types: contactless credit or debit cards, online money transfer services, and online portal provider payments. Mobile wallet and text payments were favored by more than 25%, and less than 10% said they wouldn't add any of these services.



Providers try to offer new payment options

Practices are working with patients to provide payment options, and it's clear that many practices have an eye on innovating. 77% offered patients the ability to set up in-house payment arrangements, and nearly half (48%) offer a Buy Now, Pay Later option. These are flexible payment plans and loans that stretch the patient's financial responsibilities over time to help manage the burden of high deductibles while allowing them to pay for healthcare as they would other goods and services.

In addition, 44% of practices surveyed offer a discount for lump sum payments. This is mostly attributed to established practices — those in operation for 20 years or more — who are more likely to have the capital to support such practices.

When medical costs are expensive, providers report the two most common activities were that

patients either called their insurance provider (27%) or delayed payment for a significant amount of time (23%). This speaks to the patient's inability to afford health costs even when they have insurance coverage, since many Americans have policies that have limited financial protection to the point that many patients have reported forgoing medical treatment or prescriptions to avoid out-of-pocket costs.

When asked which improvements they are thinking about making in 2023, **billing and patient communication topped the list at 45%, followed by payment options (41%), patient portal updates (38%),** medical records software (36%), and mobile apps (30%). These show a special effort toward these payment methods, but changes may not be arriving fast enough for consumers and may be stalled among providers.

Providers overwhelmingly believe they give adequate information to patients

When asked if they feel they provide adequate information about medical bills to patients, 96% of providers answered yes. This belief seems contradictory given that patients list confusing medical bills as a top reason for delaying payment.

In addition, adequate information would almost certainly include information such as insurance deductibles, payment plan options, insurance portions, and other information that is regularly not available or presented in a way that is difficult to understand.

The results of the survey highlight the necessity for healthcare providers to establish better technology-based patient interactions. Patients desire their providers to prioritize patient data protection, more inclusive and convenient payment alternatives, and more transparency regarding the cost of medical treatments.





Organizational and operational improvements

Data-driven design and privacy are two areas where practices consistently say they are making improvements. Analytics and efficiency reporting and patient data security (specifically software) were each identified by 36% of respondents as planned improvements, while 34% said medical records integration (34%) and record storage (28%).

Innovation is also on the minds of practices who responded. In addition to improving billing systems (which 45% said is a planned improvement), payment options (41%) and portal updates (38%) were identified as areas of improvement. The message here is that practices want to be better with digital data and maintain privacy, which may lead to additional digital payment opportunities in the future.¹⁰

Key takeaways

Consumers are demanding more transparent pricing and affordability and more of a digital experience.

About **43%** of patients expressed interest in digital payments, and nearly a third (32.5%) said payment plans and digital payments would motivate them to switch providers.

56% of surveyed practices reported they did not accept digital apps for healthcare payments.

Consumers are willing to explore alternative options to paying off their medical expenses:

- Young consumers are **70%** more likely to pay doctors digitally.
- Millennials (34%) and Gen Xers (29%) would set up recurring payments.
- Baby Boomers are consistently less likely to use digital methods. They represent **19%** of those storing payment methods and led the way in declining to store preferred payment methods (30%) and paying by text-to-link (30%). Boomers did, however, lead the way in paying their bill in full, representing 40% in that category.

Consumers continue to rank healthcare payments among the most difficult industries in which to make payments.

The vast majority (88%) of patients have a presence on their provider's online portal.

- **85%** say they visit the site at least once a month.
 - More than a quarter visit five to 10 times monthly.
-

Patients continue to demand providers have a smooth, instant payment experience that includes digital options including online portal, and mobile app.

Updated revenue cycles and payment workflows can help healthcare providers increase patient satisfaction. This will help to modernize the patient financial experience and create positive results for both providers and patients. A failure to modernize can impact patient attrition, and may become a catalyst for non-payment.

Digital payments are the expectation

This year's Healthcare Payment Insight Report highlights how the pandemic has created lasting societal changes concerning healthcare payments. Patients increasingly are demanding the ability to use modern payment methods as a remedy to help reduce the complexity and difficulties surrounding payments and billing.

By integrating payment options like text and portal billing, mobile payment apps, and other digital payment options, healthcare providers can help the industry change the perception that medical practices employ antiquated, complicated payment methods.

Healthcare providers can increase patient satisfaction by investing in updated payment

platforms and technologies, revenue cycles and payment workflows, modernizing the patient's financial experience, and creating positive results for both themselves and the patients they serve. A failure to modernize can impact patient attrition, and may become a catalyst for non-payment. Patients continue to expect the same simple, straightforward digital payment experience that they receive in other industries, particularly the retail industry.

U.S. Bank's goal is to help your organization simplify, accelerate, and improve your revenue cycle so you can continue to thrive in the communities you serve.

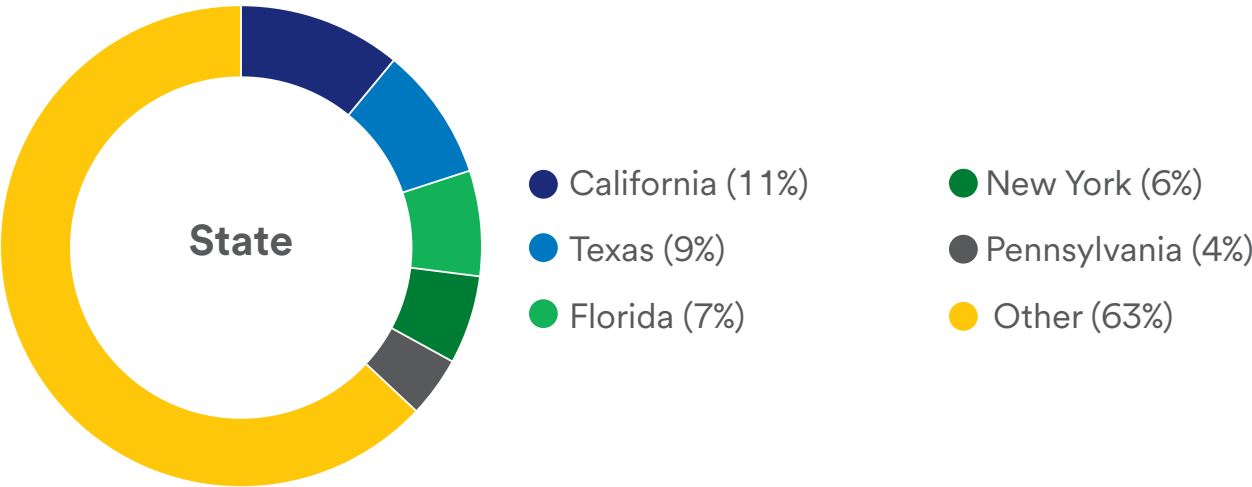
[We are here to help.](#)

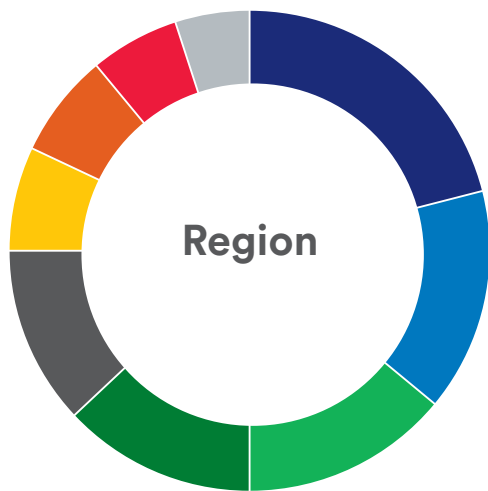


Criteria for online survey

The results in this report are from an online survey fielded from January 11 to 24, 2023. There were 1,875 respondents to the survey, of whom 1,268 (68% of respondents) have paid for medical care from specified types of healthcare providers.

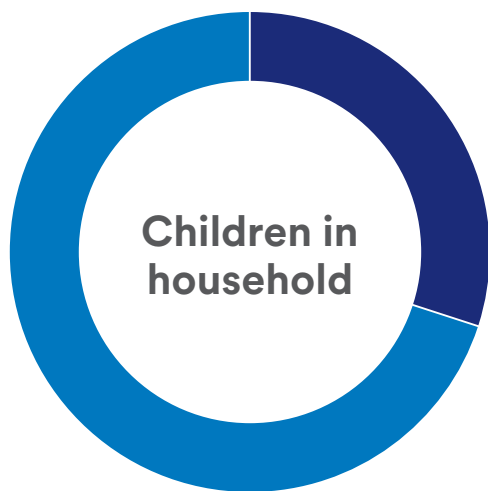
Topline results presented in this report were weighted to be representative of the overall U.S. population by the following variables:



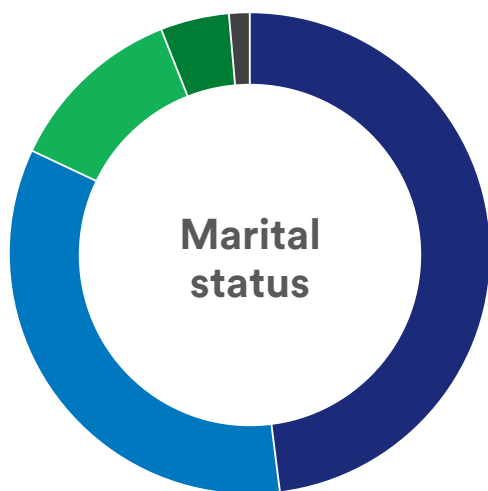


- South Atlantic (21%)
- Pacific (15%)
- East North Central (14%)
- Mid-Atlantic (13%)
- West South Central (12%)

- Mountain (7%)
- West North Central (7%)
- East South Central (6%)
- New England (5%)

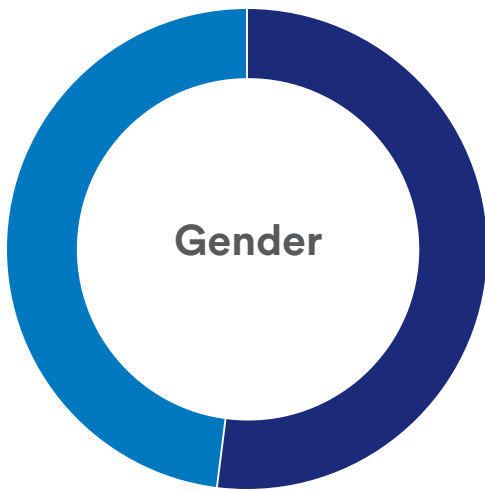


- Yes (30%)
- No (70%)

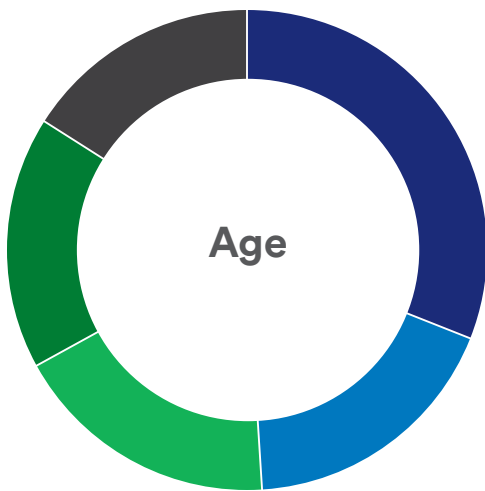


- Married (48%)
- Single (34%)
- Divorced (12%)

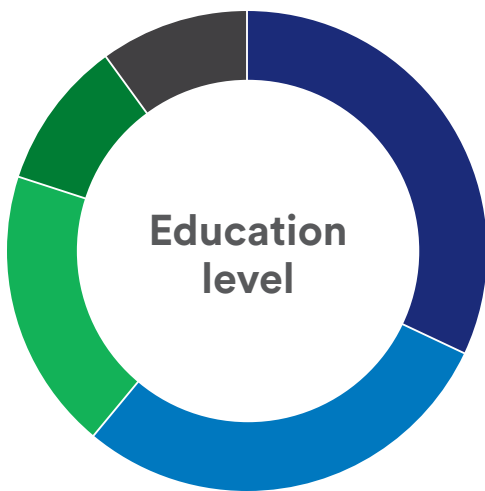
- Widowed (5%)
- Other (1%)



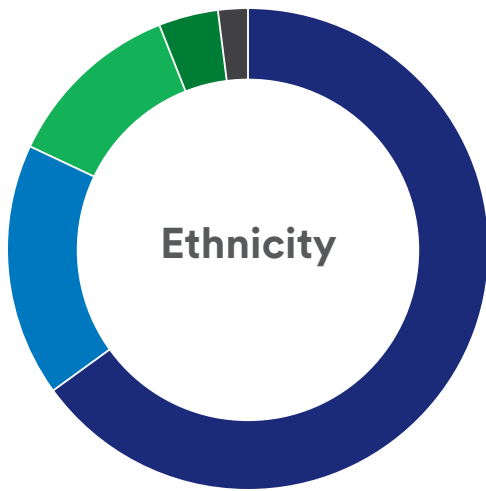
- Women (52%)
- Men (48%)



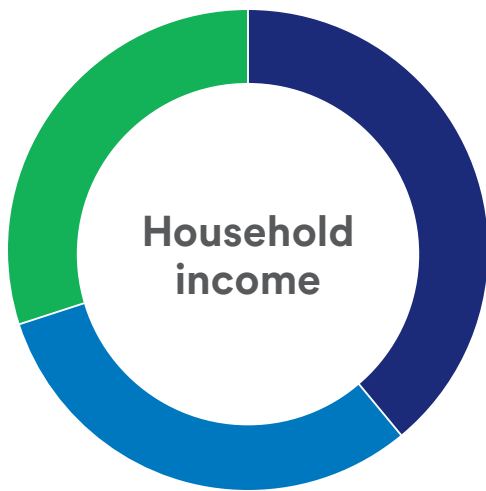
- 18-34 (31%)
- 35-44 (18%)
- 45-54 (18%)
- 55-64 (17%)
- 65+ (16%)



- Some college (32%)
- HS graduate (29%)
- College graduate (19%)
- Postgraduate (10%)
- Less than HS (10%)



- White, non-Hispanic (65%)
- Hispanic (17%)
- Black, non-Hispanic (12%)
- Asian (4%)
- Other race (2%)



- Under \$50,000 (39%)
- \$50-\$99,999 (31%)
- \$100,000+ (30%)



About U.S. Bank

Our healthcare industry experts understand the nuances of your industry and provide personalized guidance to help keep your revenue cycle and financial operations running smoothly. We offer banking, payment and investment solutions to enable your organization to deliver a better patient financial experience and sustain healthy revenue.

Learn more about us at:

www.usbank.com/corporate-and-commercial-banking/industry-expertise/healthcare

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