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**FIRST PAID HEALTHCARE SOLUTIONS OFFERS REAL-TIME ESTIMATE OF  
PATIENT COSTS AT TIME OF TREATMENT**

*New Offering from First National Merchant Solutions Streamlines Payment Process  
for Providers and Patients*

**FOR IMMEDIATE RELEASE**

**OMAHA, Neb., Oct. 6, 2009** – First National Merchant Solutions, one of the nation’s leading payment processors, today announced the availability of First Paid Healthcare Solutions™, a suite of products to help speed up the payment process, eliminate confusion and paper, and cut costs for healthcare providers.

At the heart of the First Paid Healthcare product suite is a real-time calculator that can determine what a patient owes for healthcare services at the time of treatment. The software confirms patients’ coverage and benefits, determines out-of-pocket status, calculates charges based on contracted rates with insurance providers, and produces an easy-to-read estimate of insurance reimbursement and the patient’s financial responsibility for the visit. Patients can then pay for services via credit card, debit card or check, or set up a recurring payment. The system integrates with First National Merchant Solutions’ processing platform to handle payment acquiring, routing and settlement.

“First Paid Healthcare can help add predictability to health providers’ cash flow while reducing confusion for patients,” said Diana Mehochko, president of First National Merchant Solutions. “Since the system offers an estimate of out-of-pocket expenses at the time of treatment, there is less guesswork about what a visit is going to cost. Providers and patients have more information as they discuss treatment options. And since patients have the option of paying then and there, the system can increase cash flow by reducing, and in some cases eliminating, the billing cycle.”

According to a recent survey, the cost of settlement in healthcare – the price of processing claims, payments, bad debt, etc. – is 15 to 30 percent of total U.S. healthcare transaction volume. That compares with settlement costs of 2.5 percent of transaction volume in the retail industry<sup>1</sup>. Part of the disparity

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<sup>1</sup> LeCuyer, Nick A., Singhal Shubham. Overhauling the U.S. Health Care Payment System. *The McKinsey Quarterly*. June 2007.

involves the complexity of health care plans, varying fee schedules, the rise in flexible spending accounts, consumer-driven healthcare initiatives and the growing number of uninsured and underinsured patients. First Paid Healthcare Solutions can help to simplify that process and lower settlement costs by determining at the time of treatment what a patient owes and allowing patients to pay for services via credit card or check.

“Streamlining the collections process for healthcare providers can save us all money and time,” Mehochko said. “And by making the entire process more efficient and easy to understand, patients and providers can turn their focus from payment concerns to health needs and feeling better.”

First Paid Healthcare Solutions is PCI compliant, Web-based and integrates with healthcare providers’ computer hardware and Internet connections. Account set up, training and 24/7 support are included. First Paid Healthcare Solutions includes services and technology provided by TransEngen™, Inc.

The system is the latest healthcare solution from First National Merchant Solutions. More than 7,000 healthcare practices currently use First National Merchant Solutions to affordably and effectively accept card-based patient payments.

For more information about First Paid Healthcare Solutions, visit [www.firstpaidhealthcare.com](http://www.firstpaidhealthcare.com)

#### **About First National Merchant Solutions**

First National Merchant Solutions is a top 10 payment processor with more than 50 years of experience providing first-rate service and solutions to businesses across North America. With the combined resources of parent company First National Bank of Omaha and a dedicated, experienced team of industry professionals, First National Merchant Solutions provides complete in-house processing with unparalleled customer service to meet the long-term needs of its customers.

For more information, visit [www.fnms.com](http://www.fnms.com)