

### Q&A with Jeff Mains, CEO of Intelligent Contacts automating the Communications and Payment process for Healthcare Providers and Improving the Customer Experience for Patients



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**Interview conducted by:**  
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**CEOCFO: *Mr. Mains, what is the concept behind Intelligent Contacts?***

**Mr. Mains:** We deliver great patient and consumer experiences through technology. We do that in two major areas. One is communications and the other is payments, primarily in the healthcare industry. On the communication side, we help healthcare providers deliver crucial care-related information from booking the first appointment all the way through the follow up process. Communication is an incredibly important piece of any consumer experience. It's not just what information is being communicated, it's also when and how consumers are being contacted. [A recent study](#) found that 96% of physician complaints relate to poor communications and customer service, and only 4% were actually about the quality of care.

**CEOCFO: *How do you make the process user friendly?***

**Mr. Mains:** I see a solid trend toward consumerization in the healthcare industry. Patients have options, opinions, and make informed choices. Patients expect more control and want their healthcare experience to be on par with other services. They may love their doctor, but find everything else about their experience frustrating. Our goal is to fix that. At the end of an appointment I usually get one of those pink slips or business cards for a future appointment and lose them before I get back to the office. If I don't add my appointment to my calendar right then and get a text confirmation a few days before, the chance I will reschedule goes up 10x. Missed appointments are a major issue in healthcare. We can make those processes automated and interactive for patients. We will do calendar reminders, emails, text messaging, even automated voice reminders. Not just about appointments, but follow up instructions after a procedure or hospital discharge to help staff check in with patients and reduce readmission.

Our automated messaging can be a two-way communication as well. For example, it can be an appointment reminder that also gives the consumer an option to confirm or reschedule by simply pressing a key on their phone, or clicking a link in a text. As you can imagine, this solution isn't just for healthcare. How many other industries wouldn't want to automate these kinds of simple business interactions?

**CEOCFO: *Do you find that when an organization is considering Intelligent Contacts, they ask enough about how you are going to do it, or is it reputation that will get your customers?***

**Mr. Mains:** It's a little of both. Organizations call us because they are looking for expertise and advice. They want to know how others are successfully using technology to communicate with patients. They know their communication can be better, but they are not sure what that looks like or how to make it happen. Many times, they're looking for a solution that fixes several problems at once, and when we start sharing the possibilities, it sounds like magic to them.

**CEOCFO:** *Would you tell me about the payment side and how it works using Intelligent Contacts to gather patients?*

**Mr. Mains:** We have a payment IVR, so someone can call in 24/7 and make a payment over the phone. Something really unique about that is it supports multiple languages. Many of them will just do English or Spanish, and ours will support up to sixty languages at the same time, which is really important for companies with a global footprint or multi-cultural product or service.

We have three online payment portals that vary from a simple quick pay site to a much more complicated virtual negotiation solution. The most advanced solution is called Intelligent Negotiator, which is a completely self-service online option that starts with a consumer viewing their statement online. From there, they can make payments and set up payment plans. Or, if it is an old account or something past due, they can potentially make settlement offers. It is all self-service and optimized for mobile devices—which I feel all payment solutions are headed. For a payment plan, the client already has rules set up, so within those rules, the patient can make offers and those offers are either accepted or rejected. The software can present a counteroffer or come up with a payment plan that makes sense for both parties. It takes the human element, and potential embarrassment, out of the payment negotiation process and it's extremely easy to use.

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**CEOCFO:** *Do your engagements typically cover both sides, communication and payments, or can your clients choose the parts that they want?*

**Mr. Mains:** They can pick and choose the parts that they want. Probably half of our clients will do everything and the other half will pick one or the other. Some of them will really gravitate to voice communication, some text or email. Some do not bother with any of the communication pieces at all and focus just on the payment side.

**CEOCFO:** *What is the Charity Care application?*

**Mr. Mains:** That's something we've implemented with a number of our providers to really streamline the charity and financial assistance part of healthcare. If someone qualifies for charity care or thinks that they might be able to, instead of the old process of sending a paper application in the mail, they are able to do everything online. They can fill out simple, non-bureaucratic web forms and submit documentation from any connected device, even their smartphones. Everything goes to the correct forms and straight to the business office for approval. The provider can approve whatever amount works under their assistance rules and the whole process is sped up significantly.

**CEOCFO:** *What do you offer in both the communications and payment side that customers are missing? What do you know is a really good, successful solution that people do not seem to take advantage of enough?*

**Mr. Mains:** What has been really hot the last couple of years is our virtual negotiation software—particularly in healthcare. It is all about self-service. Consumers want the option to do things on their own terms and timeline. Typical business hours of 8-5 just don't work for most people. That's when they're at work. Our Intelligent Negotiator allows our clients to offer an online solution that's equipped with the same flexibility and options as a live agent. But the Negotiator collects payments 24/7, it never gets sick, or has a bad day. What we've found is that consumers appreciate the ability to get online and work out a payment arrangement when they have time to think through their options. Whether it's after the kids are in bed or at midnight on the weekend, that's the kind of flexibility that gets bills paid and makes consumers feel empowered. When self-service is done right, it's the ultimate win-win for the business and the consumer.

**CEOCFO:** *What is involved with an implementation?*

**Mr. Mains:** Everything we do is hosted, so there is nothing to install, break or fix. If you have a browser, then you can use our solutions from anywhere. Implementations are usually easy and non-disruptive. Depending on what the existing technologies are, the integration is often already done so that we can work right alongside systems whether they are new, old, or ancient. Other times, it might take a week or two. Our systems are designed to be able to talk to just about any other system out there.

**CEOCFO:** *How do you help a client that is leery of a change and worried things will not go quite the way they should be?*

**Mr. Mains:** That is always a challenge especially in larger organizations because it can be a major change. Change is traditionally painful but because our solutions are hosted changes are mostly painless. Essentially you take it one step at

a time. We usually do not do a big bang implementation; we will start with one piece and we will get it up, working and stable. Then we move to the next piece. In the end, it's about just ripping the band-aid off. It's never as painful as the thousand paper cuts they experience every day in a system that's not working. Again, because of our solution delivery model our implementations are measured in days, not months, quarters, or years.

**CEOCFO: *Would you tell us about Intelligent Contacts recognition in CIO Review as one of the 20 most promising payment and card providers for 2017?***

**Mr. Mains:** I really look at CIOs as the unsung heroes of the organization. Many times, they do not get a lot of credit and they are tremendous pressure. When you consider that many are working with technology inherited from other people, or they're stuck with systems they aren't allowed to change, it's a really tough position to be in. They are given a task of modernizing the world and making their company an industry leader on the technology front. That sounds like a superhero to me!

One of the things that we try to do is work closely with the IT team through our host of solutions and give them the best of both worlds. While they may or may not have the greatest technology inside, we can still integrate with legacy systems. They do not have to forklift the old stuff out in order to take advantage of the newest technologies.

**CEOCFO: *How do you work with Bluefin Payment Systems?***

**Mr. Mains:** Bluefin provides our P2PE encryption, which is point to point encryption. Assuming that a client is not storing payment card data in other places in their network, a certified P2PE solution can completely remove their network from the scope of a PCI audit. It makes our clients more secure and reduces their compliance exposure significantly. P2PE means card data is encrypted from the point that it enters the payment devices— whether that is typed in by an agent, swiped, chip read or entered through a mobile phone—all the way through to the processor. More secure and few compliance headaches and cost. That's a win any way you slice it!

**CEOCFO: *Do you find that your clients are paying more attention to how things are happening as opposed to just that they are happening in an orderly way?***

**Mr. Mains:** I do. Knowing the "how" is what drives innovation. There's a huge benefit to having everyone involved. Innovation does not happen by chance—it's intentional. One of the big trends we've seen in healthcare is a focus on the patient experience; again we go back to consumerization. The patient experience goes beyond the doctor's visit; it's about everything that happened before the appointment or procedure and everything after. We want patients to have a fantastic experience. Although paying a bill is not at the top of everyone's joy list, we want to make that as painless as possible for the consumer.

**CEOCFO: *What other industries might you be working with in addition to medical?***

**Mr. Mains:** Next to healthcare, the credit and collection industry is another we work with a lot. Essentially, any company that sends a bill, or takes payment for their product or service on site or online by a card or check, would benefit from our solutions. Government entities, higher education, and utilities are three additional verticals who have fallen in love with our solutions.

**CEOCFO: *How do you reach out? It seems like a limitless market for you.***

**Mr. Mains:** It is. Just about any business can benefit from what we do, but we have chosen to focus where we have tremendous impact, and that is healthcare. We have a direct sales force, partners, and a white label program where resellers can brand and package our solutions as their own. Resellers make up an important part of our market because integration with us is so easy. Companies can easily extend their service offerings with best of breed communications and payments overnight. It is a game changer for them and opens up markets we would not have the bandwidth to sell to directly.

**CEOCFO: *How is business these days?***

**Mr. Mains:** Business is fantastic. We are continuing to grow, enjoying what we do, and improving tens of thousands of patients' experiences every day. What could be better?

**CEOCFO: *What has surprised you as Intelligent Contacts has grown, evolved and prospered?***

**Mr. Mains:** It is probably the ingenuity of our team. We have built several companies in the past and every time, I think "this is the best team I have ever built." This team tops them all. As new ideas come in, it is not just taking the ideas and saying, "ok we can do that," but it is actually digging into the why behind it. That means asking "what's the desired outcome of this new innovation?" It may have started out as a client feature request, but can it be bigger? We are really

starting with the end in mind and looking at the client-customer-patient journey all the way through their care process, thinking about what it should look like. I would say what has surprised me the most is the ingenuity of the team and how our thought process has evolved.

**CEOFO: *You are in a very competitive arena. How do you stand out if an organization is looking?***

**Mr. Mains:** We work hard to be thought leaders and not just another “me too” company. We are one of the few companies that handle both the communications and payments pieces. You are absolutely right, it is a crowded marketplace on the communications side and whether that is corporate PBX or call center type solutions, or text messaging, and it is also very crowded on the payment side. But we've seen a huge benefit to having both of those pieces together. It creates the type of seamless consumer-centric experience that gives our clients a competitive advantage in their own crowded marketplace.

**CEOFO: *Why use Intelligent Contacts?***

**Mr. Mains:** We deliver great patient and consumer experiences through technology. We automate processes and enhance relationships between business and customers through solutions that work for both parties. At the same time, our focus on automation and self-service isn't a sterile machine-like experience but one with a truly personalized, human dimension. When customers feel valued and in control, everyone wins. To sum it up, we empower consumers in their healthcare financial decisions and help providers deliver the same level of care at the front desk as they do in the exam room.

