Healthcare Consumer Journey

Shopping for healthcare with **Clarify**

Meet Stewart. This map follows his healthcare journey for peripheral neuropathy from onset of symptoms to treatment and recovery.

Who: PPO-insured adult male
Problem: Chronic foot pain
Diagnosis: Peripheral neuropathy
Treatments: Acupuncture, physical therapy, surgery

	PROBLEM AWARENESS	EXAMINATION	TEST/DIAGNOSIS	NONINVASIVE TREATMENTS	SURGERY	POST-SURGERY
	02/10/2016 – 03/12/2016	03/15/2016	04/02/2016 · 04/10/2016	04/12/2016 – 06/29/2016	06/30/2016 · 08/01/2016	

EVENTS

Problem Awareness (02/10/2016 – 03/12/2016)

Stewart experiences foot pain, which begins to impede physical activities.

He researches symptoms online and seeks advice from family and friends.

His foot pain worsens and interferes with sleep, causing him to seek professional medical help.

Stewart schedules an exam with a podiatrist.

With Clarify, he...
- Finds a provider
- Compares prices
- Schedules appointment
- Pays in advance $50

Examination (03/15/2016)

Podiatrist examines Stewart and requests a foot MRI.

Stewart schedules an MRI.

With Clarify, he...
- Finds a facility
- Compares prices
- Schedules appointment
- Pays in advance $200

Test/Diagnosis (04/02/2016 · 04/10/2016)

An MRI of Stewart's right foot is taken at an imaging center.

Podiatrist reviews MRI and makes a diagnosis of Peripheral Neuropathy.

He explains treatment options to Stewart.

He prescribes acupuncture.

Stewart researches treatment options.

With Clarify, he...
- Learns about service/procedure costs using the Treatment Cost List feature.

Noninvasive Treatments (04/12/2016 – 06/29/2016)

Stewart schedules acupuncture and physical therapy appointments.

With Clarify, he...
- Finds providers
- Compares prices
- Schedules appointment
- Pays in advance $50

Acupuncturist and physical therapist work with Stewart over the course of a few months.

Surgery (06/30/2016 · 08/01/2016)

Podiatrist reviews progress after a few months and recommends surgery.

With Clarify, Stewart...
- Reviews spending history and leverages knowledge of remaining yearly deductible to decide which surgeon/location to choose

Stewart schedules the surgery

With Clarify, he...
- Finds a provider
- Compares prices
- Schedules appointments
- Sets up a payment plan

$200/month x 4

Surgeon performs the procedure with assistance from 2 anesthesiologists.

Post-Surgery

The pain in Stewart's right foot subsides.

He resumes physical activities as foot heals.

Clarify sends Stewart a follow-up email with a snapshots of all his purchasing decisions over the course of his treatment.

With Clarify, he...
- Sees a consolidated list of receipts for all payments made.
- Gets a snapshot of how much was paid out of pocket and how much insurance contributed towards the treatment of his foot pain.

Stewart relays good experience with Clarify to friends and family.

THOUGHTS & FEELINGS

I hope this is something that I can fix quickly and easily.

That was easy. I'm glad I found an in-network Podiatrist nearby with availability next week.

I never knew the cost of an MRI could vary so much. Thankfully I found a reputable place nearby that's on the less expensive side.

I wonder what's wrong with me? I hope it's nothing serious.

Getting better is my #1 priority. I'm going to start saving in case I end up needing one of the more expensive procedures.

It's great to be able to pay as I go. I feel in control of my medical expenses.

This surgery is pricey! Glad I have the option of splitting up the payment into more manageable chunks..

So glad to be feeling better. I can finally get back to the outdoor activities I've been missing!

Behind the scenes

CLARIFY TRANSACTIONS

03/12/2016
Clarify processes $50 payment to provider and emails receipt to Stewart.

03/15/2016
Clarify processes $200 payment to provider and emails receipt to Stewart.

03/12/2016
Clarify processes payments to providers and emails receipt to Stewart.

This repeats for additional services/procedures over the course of a few months.

06/30/2016 – 09/30/2016
Clarify charges Stewart's monthly payments to his credit card on file.

- $200 — Clarify emails a receipt to Stewart.
- $200 — Clarify emails a receipt to Stewart.
- $200 — Clarify emails a receipt to Stewart.
- $200 — Clarify emails a receipt to Stewart.

INSURANCE BILLING

03/15/2016 → 04/16/2016
Podiatrist uses Clarify to send claim to insurance. → Insurance approves claim and pays podiatrist.

04/02/2016 → 05/01/2016
Imaging center uses Clarify to send claim to insurance. → Insurance approves claim and pays imaging center.

04/22/2016 → 05/20/2016
Acupuncturist uses Clarify to send claim to insurance. → Insurance approves claim and pays acupuncturist.

This repeats for additional services/procedures over the course of a few months.

08/01/2016 → 09/05/2016
Surgery center uses Clarify to send claim to insurance. (Surgery is bundled to include fees for surgeon, anesthesiologists, facilities, and follow-up exams.) → Insurance approves claim and pays surgeon, anesthesiologists, and facility.

sequence