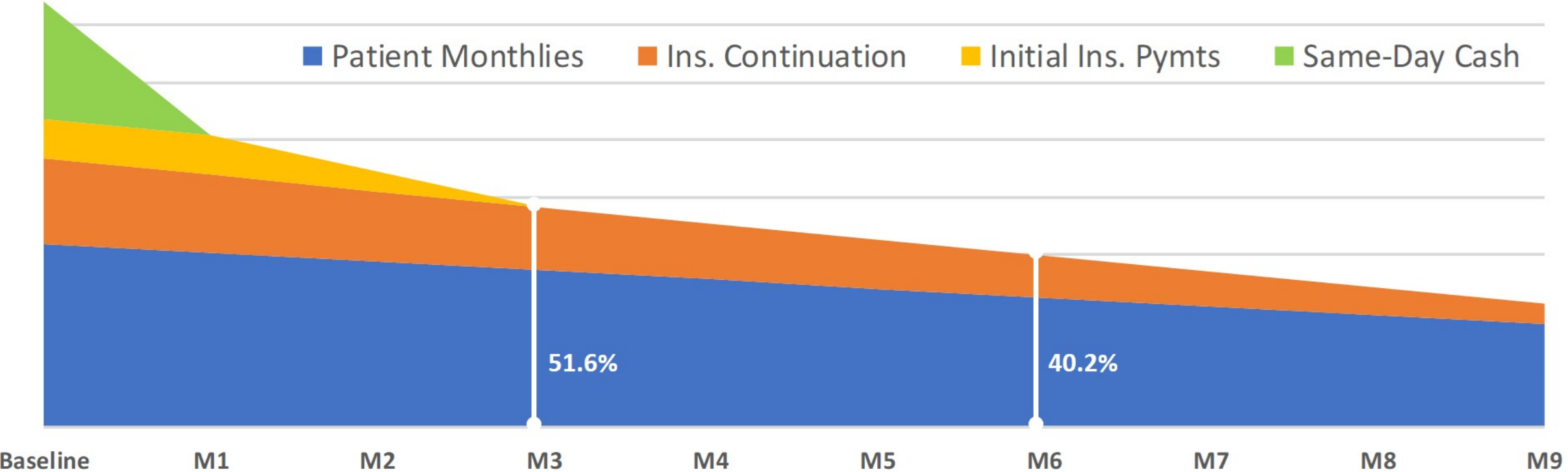


# Practice income takes shelf hit from closures, then gradual decline

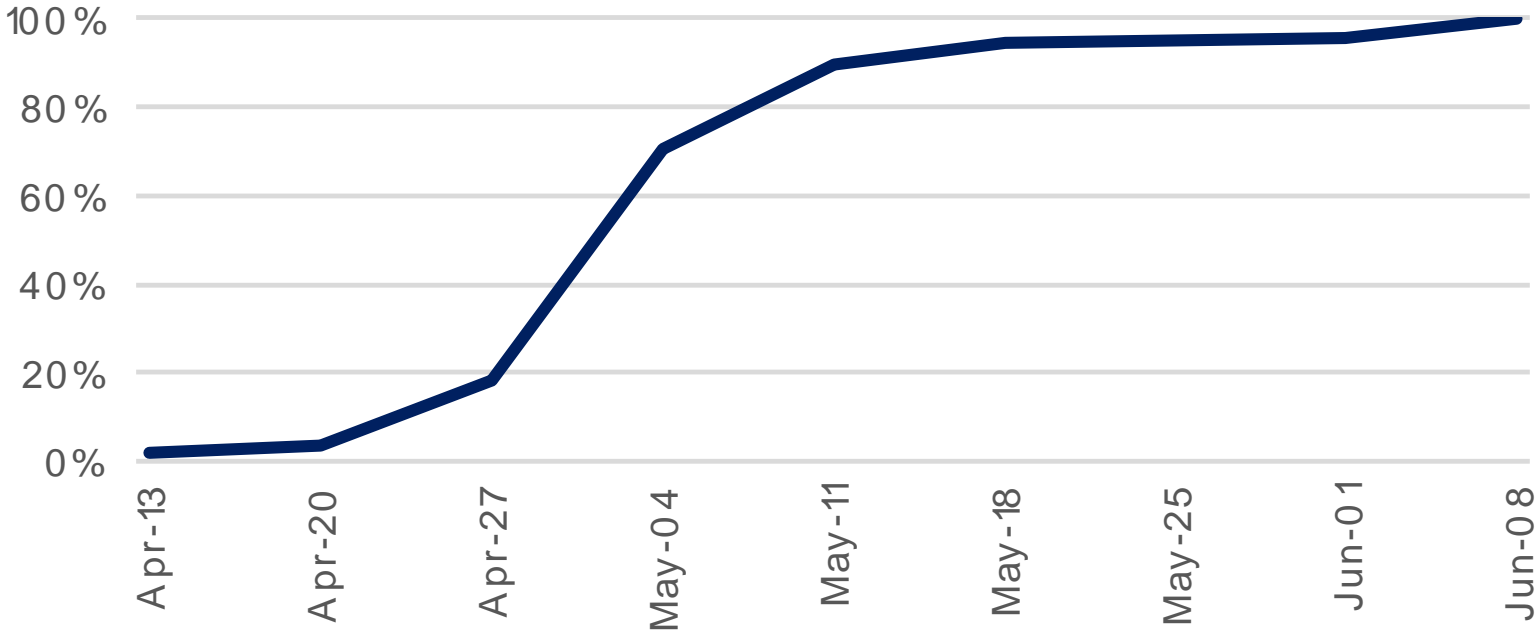
Projection of Collections by Month / Source (98% Net Collection Rate)

■ Patient Monthlies   ■ Ins. Continuation   ■ Initial Ins. Pymts   ■ Same-Day Cash



# 385-Practice Survey: over 80% of practices projecting to be open by May 11th

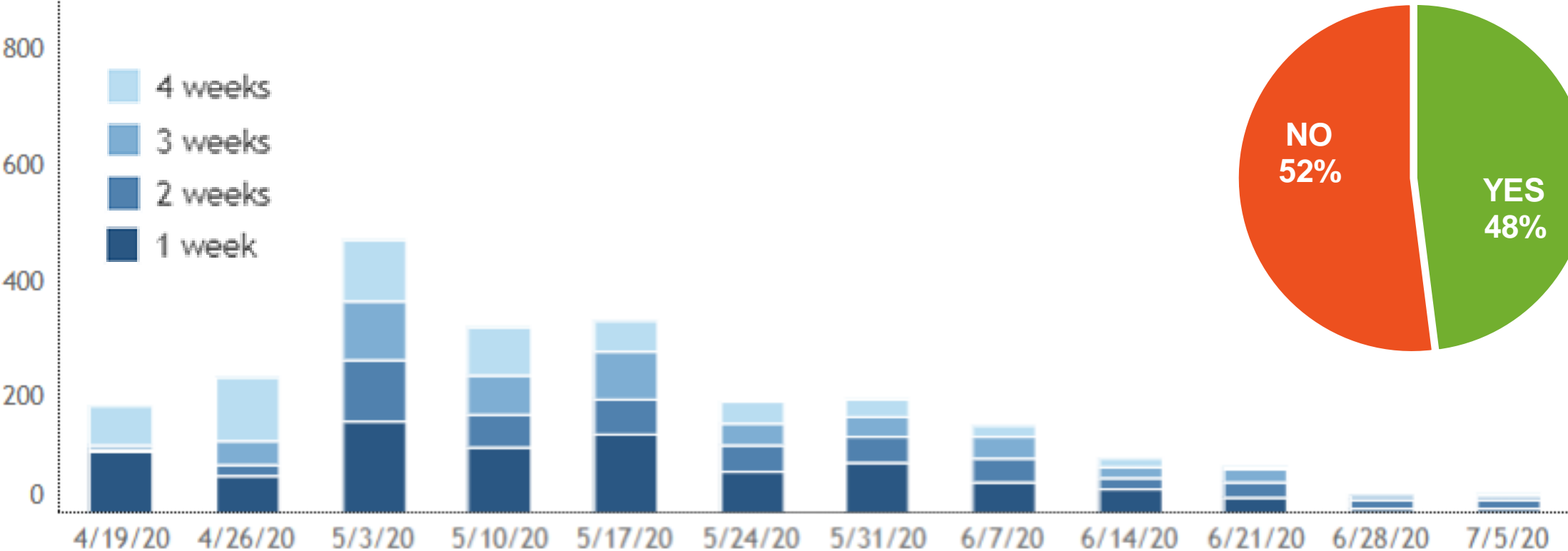
**Practice Reopen Dates**  
(Survey w/ adjustments for SAH guidelines)



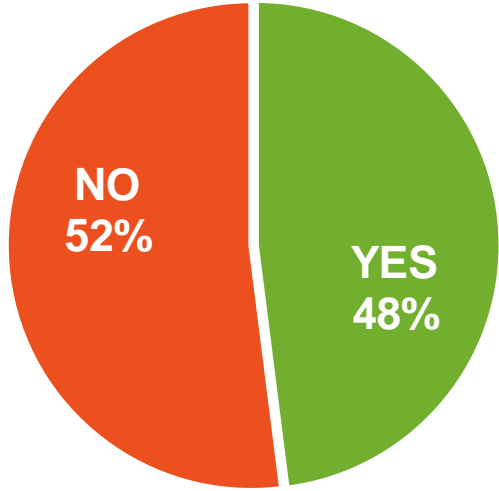
Practice responses were adjusted if their expected open dates were in conflict with their state / local stay-at-home guidelines

# Despite 80+% of practices projecting to be open, May exams are below 10% of standard

Exams Scheduled in the Upcoming 12 weeks  
Colored by How Long Ago from Today they were Scheduled

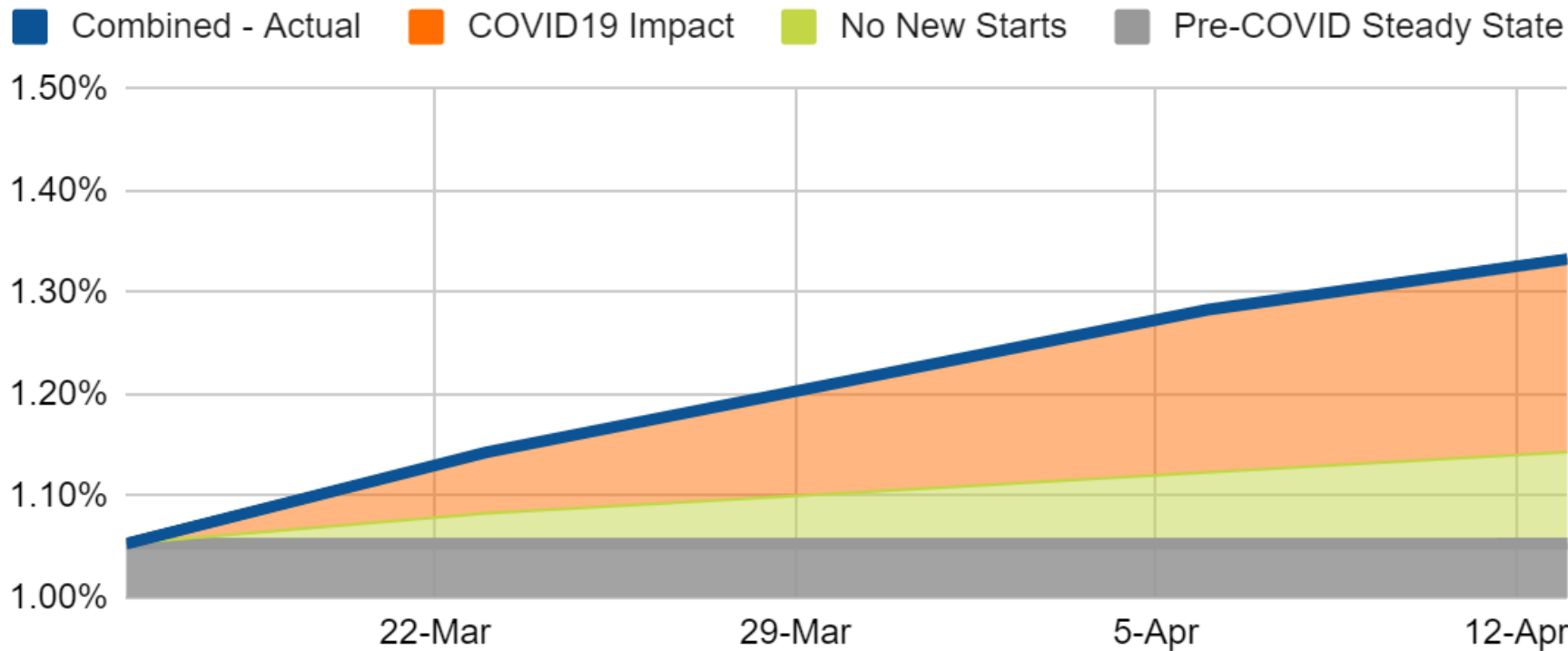


"Are you offering virtual consults?"



# Two main factors of rising patient A/R aging: no new starts and economic impact

Patient A/R Aging Factors Since COVID19 Shutdown

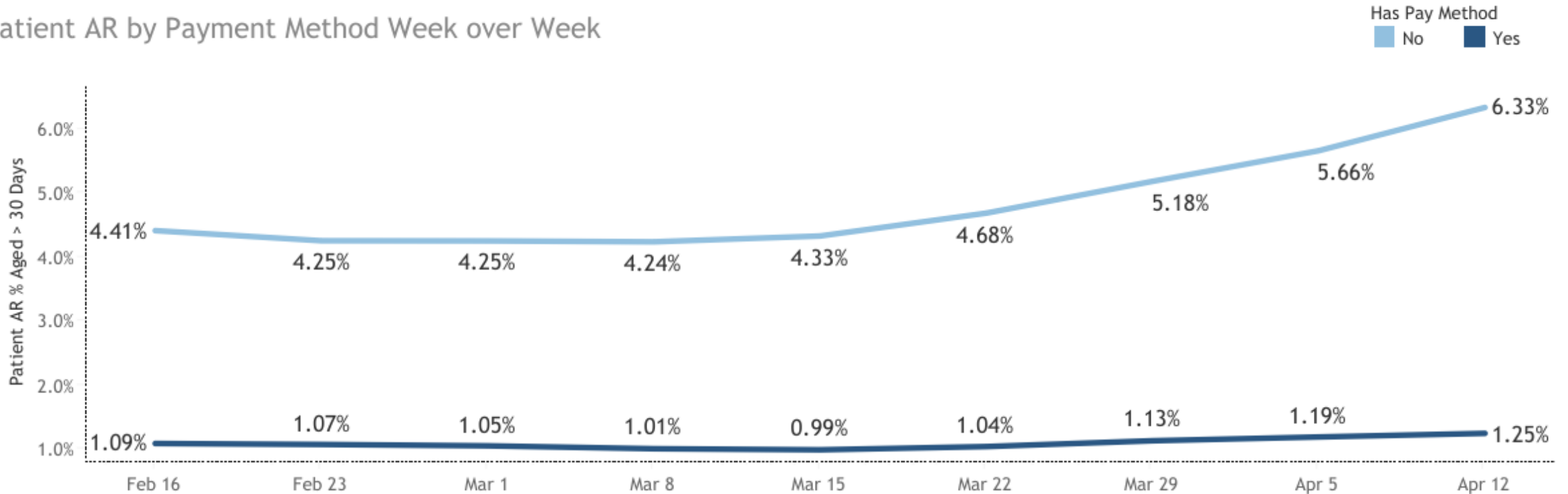


- No new starts accounts for 1/3 of overall increase
- COVID-related delinquency is 2/3 of impact

PAST DUE AGING RISING, BUT IT'S NOT ALL ABOUT DELINQUENCY

# Overall aging up 16%, but driven up by 44% increase in non-autopay delinquency

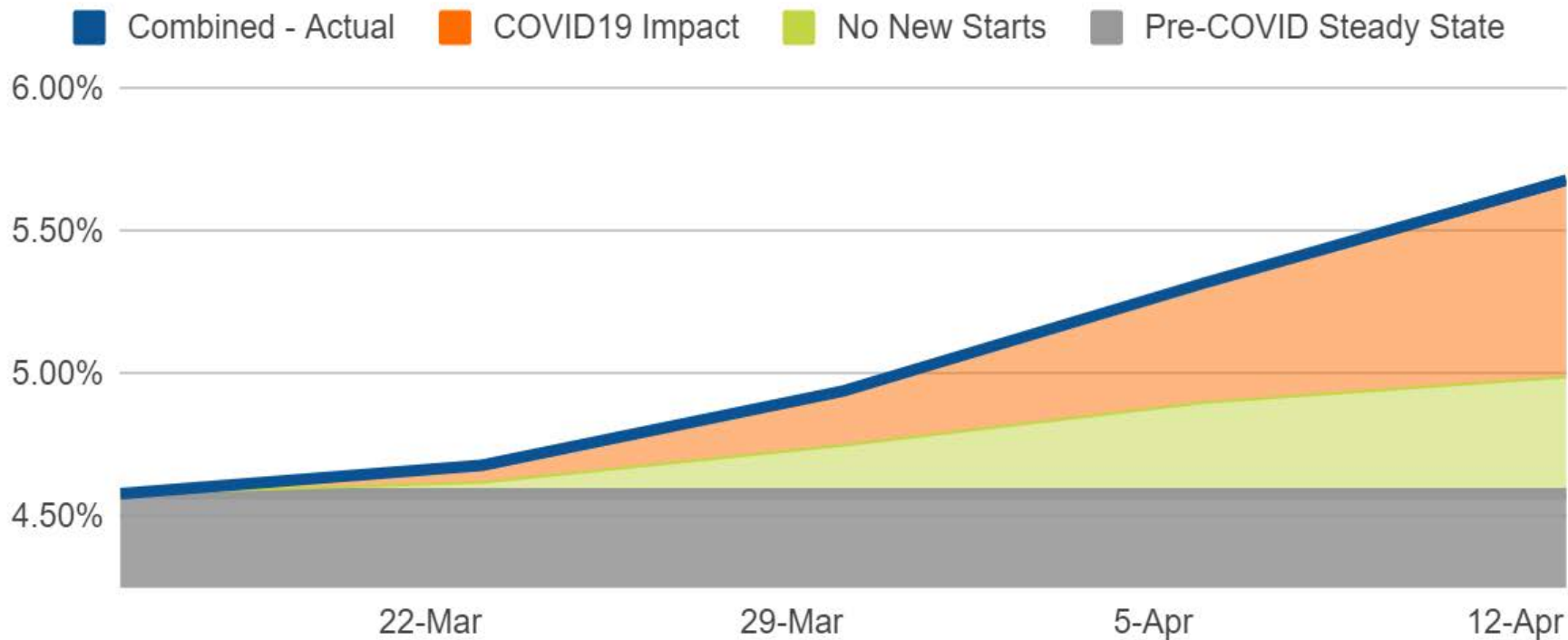
Patient AR by Payment Method Week over Week



STAY DISCIPLINED ON COLLECTIONS, FOCUS ON PAST DUE AND NON-AUTOPAY

# Insurance A/R Aging sees similar factors, but COVID impact less pronounced

Insurance AR Aging Factors Since COVID19 Shutdown



- No new starts accounts for 37% of overall increase
- COVID-related delinquency is 63% of impact
- Carriers reducing staffing, resulting in long hold times, slower response to claim status & appeals inquiries
- Expecting plan terminations to rise

STAY DISCIPLINED ON COLLECTIONS, BE READY TO TRANSFER BALANCES

# COVID19 has had little impact on affordability

	Pre-COVID19 (12 Mos)	Post-COVID19 (Since Mar 15)	Change (%)
Same-Day Cash	\$1,221.41	\$1,142.53	(6.5%)
Pay-In-Full %	22.3%	21%	(5.8%)
Average Down Pymt	\$658.51	\$643.27	(2.3%)
Payment Plan Length	21 mos.	22 mos.	+4.8%
Average Discount (\$)	\$426.54	\$459.50	+7.7%

**DON'T ASSUME PATIENTS HAVE A HARDSHIP, BUT BE READY IF THEY DO**

Open choice delivers solid averages,  
with a much wider scatter of options

