Experian North America Health

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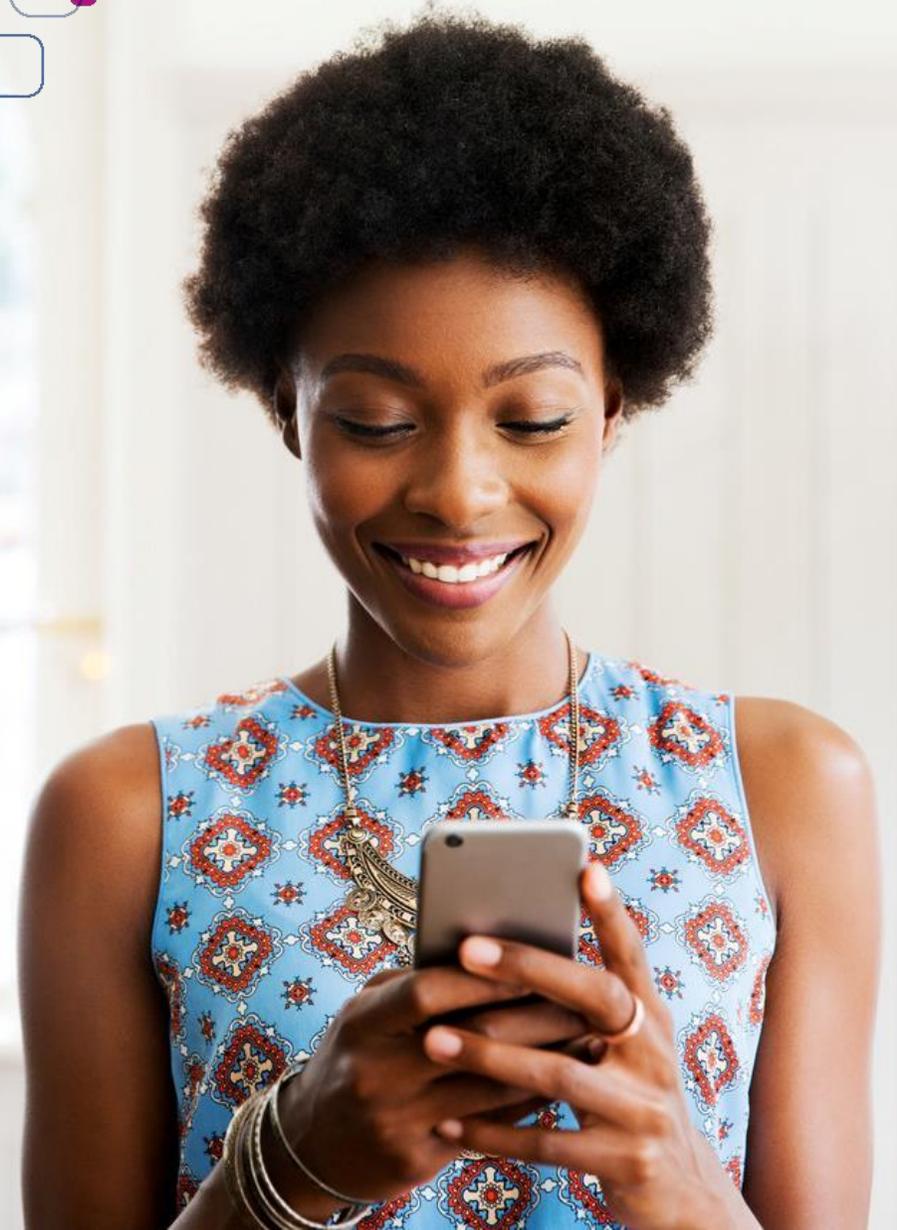
Health is core to Experian's vision / mission

Experian's Global Strategic Focus Areas

| Make credit & lending simpler and faster | Empower consumers to improve their financial lives | Help consumers control their data & verify identity | Remove complexity & increase transparency in underserved verticals | Enable businesses to find, understand & connect with audiences |

Health Solution Examples

| | Our patient access software helps patients select the right payment plans and connect them with charity care | Our authentication solutions verify patient identity at registration and before providing access to online/mobile portals for payment | Sophisticated robotic process automation drives better efficiency in traditionally manual, error-prone, time-intensive tasks | Our Social Determinants of Health and ConsumerView data help payers and providers better serve their patient populations |

Our data powers.... ➤ **...our solutions**

- Credit Bureau Data
- Business Data
- Marketing Services Data
- Experian Data Quality Functionality
- Decision Analytics
- Healthcare Data (via clients)

…all driving **automated workflows** for the provider and an **improved experience** for the patient…

PATIENT & CONSUMER ENGAGEMENT

REVENUE CYCLE WORKFLOW SOFTWARE

IDENTITY MANAGEMENT

CARE MANAGEMENT

Improve patient experience

Collect every dollar due

Manage patient identity

Keep patients well

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We have created a scale Health business
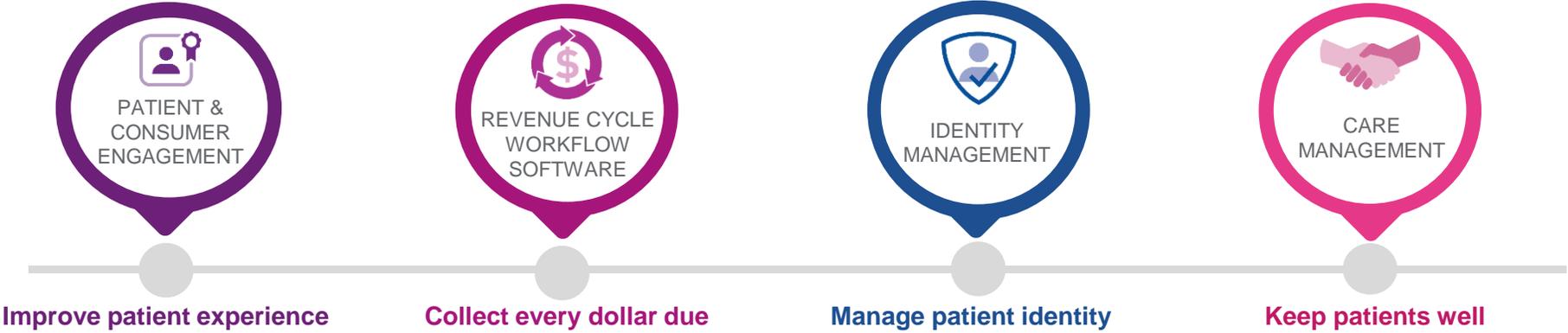
45 QUARTERS OF POSITIVE YoY GROWTH

12 PERCENT CAGR REVENUE GROWTH*

STRONGLY MARGIN ACCRETIVE

8,500+ Clients** Served

Including **3,800+ Hospitals** representing… **over 60% of all US Hospitals**

SearchAmerica

PASSPORT

mpv

myhealth direct

4 Acquisitions

50+ Products Offered

Strong YoY revenue growth*** in key established and newer product areas across the portfolio…

15%	Financial Assistance Screening & Payment Advisor
25%	Coverage Discovery
102%	Identity Management
135%	MyHealthDirect

12 Legacy Companies

* Fiscal year FY15 to FY20
** Specific locations
*** FY21 YTD through December vs same period FY20

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Key trends have been accelerated and many persist

The US healthcare system has experienced several megatrends in recent years, driving providers and payers to evolve.

COVID-19 has accelerated many of these trends and highlighted various inefficiencies.

Increased Competition	Data & Analytics	Scale & Consolidation	Ecosystem Convergence
Consumerism & Digitization	Shift in Care Settings (including Virtual Health)	Demand for Identity Management Solutions	Price Transparency

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Experian Health: Our Vision

Experian Health's mission is to **use data-driven insight to connect and simplify healthcare for all**

Where we are now…

- Leading products in both **front-end** and **back office Revenue Cycle Management (RCM)**
- Strong momentum in **Patient Engagement** with MyHealthDirect acquisition
- Customer reach of over **60% of US hospitals**

Where we are going…

- Leading product mix across **patient engagement, identity management, care management** as well as RCM
- Value-added solutions fueled by **data, analytics, and decisioning expertise**
- The **patient identity connector** in the health ecosystem
- Broader customer mix of **providers, payers, and pharmacies**

How we get there…

Evolve
Core RCM Business

Innovate
Offerings around Key Growth Opportunities

Diversify
Our Product Mix and End Markets

All three components bring a heightened focus on **consumerism** and **data** – learning from the data we have and acquiring data assets to drive future innovation for our customers

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Given these trends, Experian's growth agenda comes into sharper focus

Our Growth Agenda: Three Key Priorities

Evolve
Core Revenue Cycle Management (RCM) Business

Innovate
Offerings around Key Growth Opportunities

Diversify
Our Product Mix and End Markets

11   © Experian

Key Growth Initiatives:

Patient Payments & Collections

With **patients covering a larger share of the bill** and demanding a **better financial experience** with convenient payment options, patient payments and collections are a major area of growth in the market

Consumer Digital Experience

The average American family **spends 11% of their household income on healthcare**.[*] We will empower consumers with a **seamless, safe, transparent experience,** enabling them with improved administrative and financial aspects of their care.

Identity Resolution, Authentication & Enrichment

We can solve significant problems around identity in healthcare, including administrative, financial, and clinical impacts that may result from **patient identity information** that is **incomplete, inaccurate, and disconnected**

Delivering our core capabilities to improve the patient experience

We combine our foundational, proven revenue cycle solutions
+ our unmatched knowledge of the patient + MyHealthDirect consumer-facing capabilities to deliver:
an end-to-end **touchless, digital financial and administrative experience for the patient**

Experian Health Core Capabilities and Innovation:
Registration Accelerator
Patient Financial Advisor

+

Experian Data Assets and Unmatched View of Consumer:
e.g., personalised payment information, identity verification

+

MyHealthDirect Acquisition

=

| Engage | Schedule | Register | Estimate | Pay | Check-In |
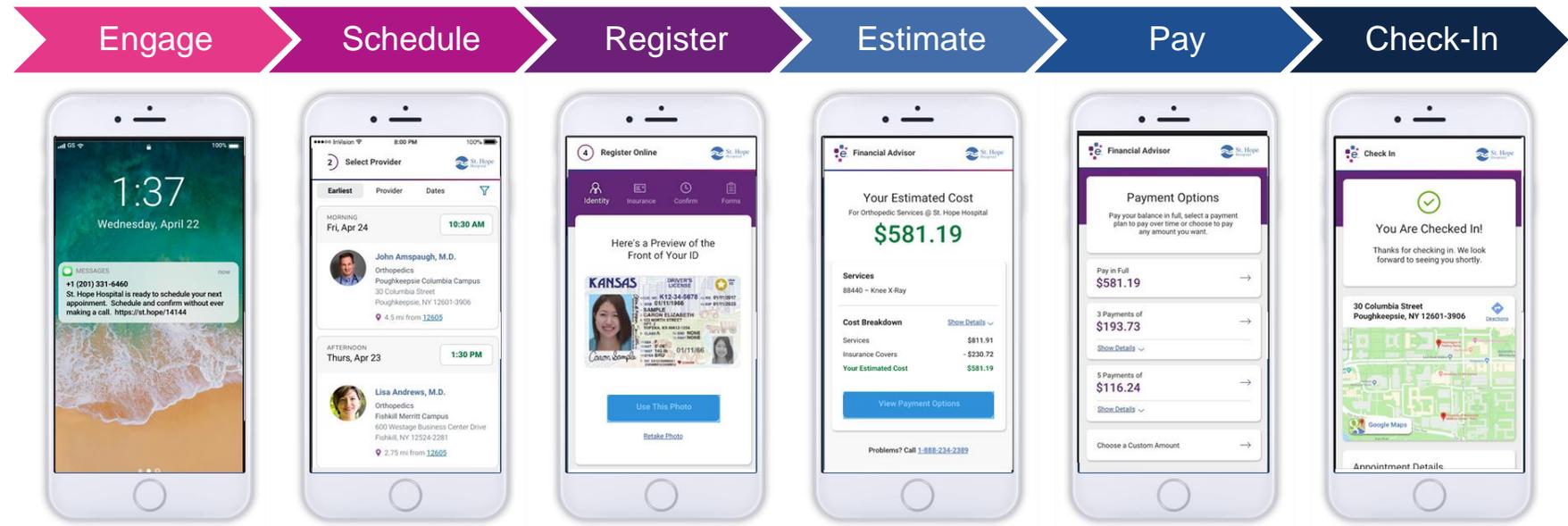
Key Takeaways

1 **Experian Health leverages expertise in data, analytics and decisioning power in tight alignment with Experian's strategic focus areas.** Our data sets us apart and powers our market leading solutions.

2 **Combining inorganic and organic growth we have created a large and growing Health business.** We have created a scale business with impressive results of 45 straight quarters of positive year over year growth.

3 **COVID-19 has accelerated many of the megatrends we have been tracking in the past several years,** notably consumerism, digitization, and the shift in care settings. While healthcare is a slow-moving system, we have positioned ourselves nicely to help our customers and their customers in the next normal.

4 **Combining the right data, analytics and software can transform the fragmented and complex healthcare system.** This intersection is Experian Health's sweet spot and our strongest competitive advantage. Through our data, analytics, and software we increase efficiency and squarely deliver on our mission of connecting and simplifying healthcare for all.

5 **We are delivering on knitting together our assets and core capabilities to improve the patient experience.** Our consumer digital experience solutions build off our proven RCM capabilities and set ourselves apart with our expertise in understanding the consumer.

6 **For continued growth, our pillars remain evolving the core business, innovating, and diversifying,** with notable growth initiatives under way centered around the consumer digital experience, patient payment and collections, and identity management.

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