

## **Interest-Free Loans Available to Help Physicians Adopt Electronic Health Records**

*Ingenix and OptumHealth Bank Eliminate Upfront, Out-of-Pocket Costs for EHR Implementation, Provide Bridge to Government Stimulus Reimbursements*

**EDEN PRAIRIE, Minn. – Jan. 11, 2010** – Ingenix today introduced a package that includes interest-free financing, health information technology (HIT) services and performance guarantees to help physicians integrate HIT into their practices. The program enables physicians to implement Ingenix CareTracker EHR, a low-cost, full-functioning electronic health record (EHR), with no out-of-pocket costs and no payments until 2011 when American Recovery and Reinvestment Act (ARRA) reimbursements for EHRs begin.

Qualifying U.S. physicians can receive an interest-free loan from OptumHealth Bank (Member FDIC) to license and implement Ingenix CareTracker EHR. The financing covers implementation and monthly subscription costs until November 30, 2015. Qualifying physicians can repay the loans with annual reimbursement dollars from the incentives authorized in the stimulus bill. Under the terms of the ARRA, physicians can receive up to \$44,000 in Medicare reimbursements over five years for implementing an EHR and demonstrating meaningful use of the technology.

In addition to the interest-free financing, Ingenix guarantees that CareTracker EHR will support “meaningful use” requirements physicians must meet to be eligible for the maximum Medicare reimbursements allowed under the ARRA. On December 30, 2009, the U.S. Department of Health and Human Services issued proposed [regulations for meaningful use](#). The rules will be finalized following a 60-day public comment period.

### **Overcoming the greatest barrier to HIT implementation**

Cost is physicians’ top concern when considering EHRs, according to a recent [Ingenix survey](#) of 1,000 physicians and physician practice administrators. More than 80 percent ranked cost as one of the greatest risks to deploying technology in their practice. Eliminating upfront hardware and software costs will be key to facilitating widespread adoption of EHRs.

“Ingenix is helping physicians overcome the challenge of funding their upfront investment – the biggest barrier to implementing HIT – so they can begin using the technology now to enhance patient care, reduce costs and demonstrate meaningful use of EHRs in time to qualify for stimulus funding beginning in 2011,” said Bill Miller, executive vice president of Health Care Delivery at Ingenix. “We expect Web-based EHRs like Ingenix CareTracker will have widespread adoption because they are cost-effective, and easy to install and use.”

CareTracker requires no complicated client-server hardware installation and integrates easily with all the operational functions of a physician practice. The system optimizes administrative workflows for physician practices and helps clinicians enter, retrieve and correlate patient information at the point of care. Moreover, system upgrades are implemented network-wide by Ingenix. This enables users to take advantage of new features or meet new reporting or quality measurement requirements automatically.

When coupled with the practice management functionality of CareTracker PM software – also eligible for interest-free financing – physicians can benefit from an integrated technology suite that will help their practices run more smoothly, connect more efficiently with payers and other partners, and get paid more quickly.

Miller noted the combined annual subscription cost for CareTracker EHR and CareTracker PM is less than \$7,000 per physician. Depending on the make up of their patient mix, for many physicians, stimulus funding may cover most or all CareTracker subscription costs through the end of the ARRA reimbursement period.

“We’ve been using CareTracker for over a year, and it has created a real improvement in our workflow, billing and management. We had a smooth transition and started saving money immediately,” said Dr. Pablo Rodriguez, president and CEO of Women’s Care, a multisite OB/GYN practice in Providence, R.I. Dr. Rodriguez shares more about his CareTracker experience at [www.youtube.com/user/IngenixCareTracker](http://www.youtube.com/user/IngenixCareTracker).

For more information on Ingenix CareTracker and to apply for this financing program, visit [www.ingenix.com/ehr](http://www.ingenix.com/ehr) or call 877-347-0845.

### **About Ingenix**

Ingenix, a UnitedHealth Group (NYSE: UNH) company, is a leading provider of health information, technologies and consulting services. Organizations, institutions, businesses and government agencies that comprise the health care system depend on Ingenix solutions and insights to improve their performance. Visit [www.ingenix.com](http://www.ingenix.com) for more information.

### **About OptumHealth Bank**

OptumHealth Bank, Member FDIC, is dedicated to health care banking. It is a leading administrator of health savings accounts (HSAs) for individuals and families, with over 500,000 accounts. OptumHealth Bank also offers credit programs to individual account holders to help them pay for out-of-pocket medical expenses.

OptumHealth Bank is part of the financial services unit of [OptumHealth](http://www.optumhealth.com), a health and wellness company serving more than 60 million people. OptumHealth is a UnitedHealth Group (NYSE:UNH) company.

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