



IXI Addresses Escalating Healthcare Receivables Crisis with Ability to Pay Solutions

Solutions to Enable Healthcare Providers and Industry Third Parties to Understand Consumer Ability to Meet Financial Obligations

March 31st, 2009 (McLean, VA) – IXI™ Corporation announced today that after extensive testing with both its healthcare provider clients and industry third parties, its Ability to Pay (ATP) Solutions will be available for commercial license to hospitals and health systems as of May 1, 2009.

The solutions suite directly addresses the healthcare industry's fastest growing problem—bad debt.

Today's economic reality is driving sharp increases in co-pays and deductibles, and reductions in coverage. With a greater proportion of a hospital's accounts receivable in the hands of individual consumers, healthcare providers need superior solutions to segment and manage bad debt accounts.

“Sophisticated hospital finance officers have already begun to address the problem by responsibly looking at credit data. IXI is able to offer an additional, proven predictive element with its Ability to Pay Solutions to help healthcare financial executives continue to improve the assessment and treatment of accounts receivable,” said David Flam, IXI's Group Vice President, Insurance and Healthcare.

Consisting of a set of robust economic filters, IXI's ATP Solutions enable providers and industry third parties to better understand a consumer's current ability to pay financial obligations. Unlike credit scoring, which relies on previous credit behaviors, ATP scoring reflects a customer's existing financial resources. In testing, ATP has proven to be a superior predictor of account collectability and anticipated amounts collectible.

“As self-pay accounts rise, so do days in accounts receivable. It's critical to know not only the likelihood of payment, but the amount that can be expected,” said Karen Triplett, Senior Vice President, Healthcare and Risk Management at IXI. “The charge-off issue manifests itself throughout the revenue cycle; for example, waiting four months to examine an account is too long. Without proper information on which debts are recoverable, much of that debt will end up being sold for pennies on the dollar,” Triplett added.

IXI's ATP Solutions can either complement or replace traditional income and asset estimates, and can reduce reliance on credit scores in order to provide a clearer view of which consumers have the ability to meet their financial obligations.

For more information on IXI's Ability to Pay Solutions, please visit www.ixicorp.com.



About IXI Corporation

For over 15 years, IXI has helped the nation's leading financial services and consumer marketing firms optimize marketing efforts, manage risk, identify growth markets, and enhance practice and performance management. IXI solutions enable marketing, sales, and risk management executives to differentiate and target consumer households based on measures of wealth, income, spending, credit, investment style, share-of-wallet, and share-of-market.

Through our exclusive consortium of more than 95 leading U.S. financial institutions, IXI directly measures nearly \$10 trillion in U.S. consumer assets and investments, comprising over 42% of all U.S. invested assets. IXI combines its patented process for collecting and classifying consumer asset data with proprietary measures of income, spending, and credit, to create the most reliable and granular financial database available today. Using this unrivalled database, IXI builds solutions that provide firms financial and economic insight for every U.S. household.

IXI is a privately held company headquartered in McLean, Virginia.

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