

BUILDING THE FUTURE OF PATIENT PAYMENTS

How Patriot Pay and York IE launched an AI-powered billing solution

SETTING THE STAGE

Patriot Pay, an intelligent patient payment solution, was born out of a successful revenue cycle management company. As the team saw firsthand how often payments fell through the cracks, they recognized an opportunity to transform the process through technology, giving patients a simpler way to pay and providers a more predictable path to getting paid.

Patriot Pay engaged York IE at the idea stage to validate the concept and map a path to a true SaaS platform. Over an initial two-month planning engagement, kicked off in November of 2023, York IE translated the vision into UX flows, clickable prototypes, and a pragmatic architecture and delivery roadmap. That foundation moved the company from hypothesis to a clear plan for MVP, execution, and scale.



Our mission is to make patient billing simple and transparent. York IE gave us the product, engineering, and leadership support to move from idea to reality quickly.



Matthew Kaplan
CEO & Founder, Patriot Pay



6 MONTHS

Time to MVP

7 MONTHS

Time to Initial Revenue

16 MONTHS

Time to Breakeven

ENTER YORK IE

With no internal technology team in place, Patriot Pay turned to York IE to serve as its full technical organization and de facto CTO. From day one, the work spanned both product and operations: building an experience that works for practice administrators, patient care staff, and patients, while also untangling the data that sits behind healthcare billing.

That meant ingesting and normalizing information from disparate revenue cycle and practice systems, many built on legacy technology. York IE built pipelines to reconcile who owes what, what has been paid, and what outreach has occurred, then layered in processes for exception handling, incident recovery, and reliable restarts of communications.

The team meets with the Patriot Pay team multiple times each week to balance day-to-day platform operations with forward development. Just as importantly, York IE helped instill product discipline, teaching how to run, safely iterate, and support a platform as volumes grow.

As the initial product shipped and adoption began, Patriot Pay leveraged its existing services relationships to roll out the platform quickly across client practices. The results were immediate: one newly onboarded practice saw a tenfold increase in monthly patient payments, and a meaningful recovery of older balances that would likely have been written off.

To further improve outcomes, York IE applied classical machine learning to Patriot Pay's "propensity to pay", or **Predict to Pay™**, model that uses demographic signals and cohort payment histories to predict the likelihood to pay and tailor outreach. High-propensity patients may receive a light-touch reminder with a payment link, while lower-propensity patients may be offered a payment plan or alternate options.

As more transactions flow through the system, the model is retrained to handle additional scenarios, with the goal of reducing collection timelines so practices get cash sooner. In parallel, generative AI billing agents are being rolled out across the platform, offering patients 24/7 access to clear explanations of their bills, quick answers to common questions like “Why do I owe this?”, and seamless escalation to a human when necessary. Early feedback has been positive, with both practices and patients appreciating faster, clearer answers and fewer calls for staff.

York IE helped us embed AI into the heart of our platform. From classical machine learning models that predict a patient’s likelihood to pay, to generative AI agents that explain bills in plain language, they’ve turned our subject matter expertise into practical technology that delivers real results.



Matthew Kaplan | CEO & Founder, Patriot Pay

THE RESULTS

Patriot Pay now operates a successful, modern billing platform that improves the experience for patients and the economics for practices.

By normalizing fragmented data and enforcing a consistent outreach process, the platform helps practices capture payments they were missing before, both recent balances and older accounts that would otherwise be written off. Early proof points reinforce the product’s value, and the AI-driven outreach strategy continues to fine-tune cadence, tone, and offers to bring cash forward.

Internally, Patriot Pay benefits from an integrated technology-and-operations rhythm. The team has a clearer view of balances, outreach status, and exceptions; incident recovery is standardized; and product iterations ship without derailing daily operations. With York IE as a full technical partner, Patriot Pay can focus leadership attention on market expansion while maintaining confidence in the platform’s stability and roadmap.

MILESTONES AND MARKET MOMENTUM

Following two months of planning between November and December 2023, Patriot Pay began its MVP build in January 2024 and successfully launched the platform in June 2024.

The first payment was processed that same month, with initial revenue recorded in July 2024. By May 2025, the company had reached breakeven an impressive milestone achieved without any outside capital raise.

All growth to date has been entirely organic, driven by strong adoption and deep market penetration across New Hampshire, with active expansion now extending beyond New England and new clients as far south as Georgia.



AI is not just a buzzword for us – it’s driving measurable impact. Our models make outreach smarter, our billing agent resolves questions instantly, and our practices get paid faster with less effort.



Matthew Kaplan
CEO & Founder, Patriot Pay

WHAT’S NEXT

Looking ahead, Patriot Pay and York IE are focused on continuing to scale the platform, strengthen organizational processes, and expand AI-driven features across analytics and patient engagement.

As the platform evolves, the vision extends beyond collections: to improve coding and payer alignment earlier in the patient journey, reduce friction at every stage, give providers deeper insights into patients, and help providers capture more revenue while patients gain clarity and control.

There is a broader industry impact at stake. Many healthcare organizations routinely write off a significant portion of revenue – with patient responsibility now representing nearly 30% of provider income, yet more than half of those balances go uncollected. Patriot Pay’s mission is to push that number down by making bills clearer, timing smarter, and options more patient-centered. That helps practices operate more sustainably and patients engage without confusion – ultimately improving both financial health and the patient experience.



We want to guide patients with clear answers and flexible options. The more we do that, the more we help practices, payers, and patients alike.



Matthew Kaplan | CEO & Founder, Patriot Pay