

**REPORT/RECOMMENDATION TO THE BOARD OF SUPERVISORS  
OF SAN BERNARDINO COUNTY  
AND RECORD OF ACTION**

**September 9, 2025**

**FROM**

**ANDREW GOLDFRACH, ARMC Chief Executive Officer, Arrowhead Regional Medical Center**

**SUBJECT**

Agreement with Experian Health, Inc. for Billing Editor Services

**RECOMMENDATION(S)**

1. Approve **Agreement No. 25-674** with Experian Health, Inc., for a subscription to software as a service commercial collections and billing editor platform, in the not-to-exceed amount of \$2,502,153, for a contract period of September 9, 2025 through September 8, 2030.
2. Approve **Limited License Agreement No. 25-675** with FirstSource Solutions USA, LLC and Experian Health, Inc., granting FirstSource Solutions USA, LLC access to Experian Health software services, for the provision of commercial collections services from the date the contract is fully executed through July 22, 2029, with costs included in the \$2,502,153 amount in Recommendation No. 1.

(Presenter: Andrew Goldfrach, ARMC Chief Executive Officer, 580-6150)

**COUNTY AND CHIEF EXECUTIVE OFFICER GOALS & OBJECTIVES**

**Operate in a Fiscally-Responsible and Business-Like Manner.**

**FINANCIAL IMPACT**

Approval of this item will not result in the use of Discretionary General Funding (Net County Cost). The cost of \$2,502,153 is funded by State Medi-Cal, Federal Medicare, private insurances, and other departmental revenue. Funding sources may change in the future pending, any legislative activity related to the repeal and/or replacement of the Affordable Care Act. Adequate appropriation and revenue have been included in the Arrowhead Regional Medical Center (ARMC) 2025-26 budget and will be included in future recommended budgets.

**BACKGROUND INFORMATION**

The Agreement with Experian Health, Inc. (Experian) will allow ARMC to utilize the Experian Billing Editor Software as a Service platform (Platform) to determine the status of patient insurance coverage status and generates reports, statements, and automated billing for all patient visits. The Platform interfaces with ARMC's existing information systems to automate real-time patient eligibility information verification and returns insurance coverage information for each patient related to their assigned inpatient facility, outpatient laboratory, and assigned primary care physician and clinic.

The Limited License Agreement among Experian, FirstSource Solutions USA, LLC (FirstSource), and the County allows FirstSource to utilize the Experian Platform to provide secondary collections services on ARMC's behalf. While ARMC remains responsible for paying

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any transaction fees generated by FirstSource while using the Experian platform, these costs are capped and included in the \$2,502,153 not-to-exceed amount for the Experian Agreement.

On July 23, 2024 (Item No. 17), the Board of Supervisors approved Contract No. 24-661 with FirstSource, including a non-standard term, for the provision of secondary placement of accounts receivable for a not-to-exceed amount of \$3,000,000, for the term of July 23, 2024, through July 22, 2029. The FirstSource contract covers review, follow-up, and collection of commercial accounts receivable after 360 days. To improve the efficiency of these collections, FirstSource requires access to Experian's billing editor system to obtain Explanation of Benefits, Remittance Advice, and claims data.

ARMC recommends approval of the Agreements, to allow ARMC to optimize ARMC's revenue cycle and improve financial performance to operate in a fiscally-responsible and business-like manner.

**PROCUREMENT**

The County Administrative Office approved and authorized the release of Request for Proposals (RFP) No. ARMC125-ARMC-5723 on January 8, 2025. The RFP was posted on the County's Electronic Procurement Network (ePro).

Three proposals were received by the established deadline in response to the RFP and all were deemed responsive. Proposals from the three bidders listed below met the minimum requirements and continued through the evaluation process.

<b>Agency</b>	<b>Address</b>
Experian Health, Inc.	720 Cool Springs Blvd #200 Franklin, TN 37067
Inovalon	4321 Collington Road; Suite 100 Bowie, MD 20716
TruBridge	54 Saint Emanuel St. Mobile, AL 36602

Based on Experian exceeding ARMC's requirements, the evaluation committee determined Experian meets the needs of ARMC, and thus, recommends the award of the Agreement to Experian to provide the Billing Editor Services.

On July 15, 2025, a tentative award letter was sent to Experian. On that same day, the unsuccessful agencies were notified in writing that they may protest the qualification review by submitting a formal protest letter to Purchasing within 10 calendar days of the non-selection letters. No protests were received.

The Purchasing Department supports this competitive procurement based on the solicitation mentioned above.

The Purchasing Department supports the non-competitive procurement with FirstSource based on specialized credentials. Experian is the only vendor contracted to provide billing editor services for ARMC which includes provision of data required by FirstSource.

**REVIEW BY OTHERS**

This item has been reviewed by County Counsel (Bonnie Uphold, Supervising Deputy County Counsel, 387-5455) on August 21, 2025; Purchasing (Veronica Pedace, Buyer III, 387-2464) on

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July 1, 2025; Risk Management (Gregory Ustaszewski, Staff Analyst, 386-9008) on July 1, 2025; Innovation and Technology Department (Lynn Fyhrlund, Chief Information Officer, 388-5501) July 1, 2025; ARMC Finance (Chen Wu, Finance and Budget Officer, 580-3165) on August 15, 2025; and County Finance and Administration (Jenny Yang, Administrative Analyst, 387-4884) on August 21, 2025.


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Record of Action of the Board of Supervisors  
San Bernardino County

**APPROVED (CONSENT CALENDAR)**

Moved: Joe Baca, Jr. Seconded: Curt Hagman  
Ayes: Col. Paul Cook (Ret.), Jesse Armendarez, Dawn Rowe, Curt Hagman, Joe Baca, Jr.

Lynna Monell, CLERK OF THE BOARD

BY   
DATED: September 9, 2025



cc: ARMC - Goldfrach w/agrees  
Contractor - c/o ARMC w/agree  
File - w/agree  
CCM 09/10/2025