

AblePay

SIMPLE **HEALTH** SAVINGS

A **no-cost** benefit that provides discounts and flexible payment terms on deductibles and coinsurance

ablepayhealth.com

HOW DOES IT WORK?



Provider Partnership

AblePay contracts with providers interested in lowering their costs and enhancing their receivable time without risk of recourse. We then work with employers, insurance brokers, and individuals in the provider's community to make them aware of how we can help "soften the blow" of higher deductibles and coinsurance by providing a discount and flexible payment term.

Becoming a Member

Sign-up is easy and at NO-COST. We provide you a link to our secure enrollment portal. Simply fill out your personal information and select your preferred payment method and term. In less than five minutes your membership is established. You will then receive your card in the mail.

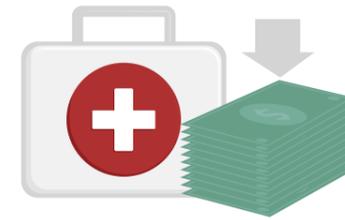


Using the Card

Members show their AblePay card along with their insurance card. After service is complete and the insurance company processes the claim, the provider will invoice AblePay electronically and we will forward the invoice electronically to our member. Our member will have the opportunity to alter the payment method and term that makes the most sense for their current financial needs.



MEMBER BENEFITS



Discounts

AblePay members immediately save money on deductibles and coinsurance.



Advocacy

Our claims experts are available to help with questions regarding payment prior to or after seeking medical care. We work for our members!



Flexibility

Every member is faced with different circumstances, so we offer a variety of payment terms and methods that make the most sense for their specific needs. We make it easy by accepting bank accounts (ACH), credit/debit cards, HSA, HRA, and FSA.



Convenience

All medical bills are stored in the member portal, eliminating stacks of paper and providing easy access. Member bills are paid directly through their secure portal with a click of a button, eliminating the need to write multiple checks.

PAYMENT TERM AND DISCOUNT

- 1 Pay 13% Bank ACH, 10% Card
- 3 Pays 10% Bank ACH, 7% Card
- 6 Pays 8% Bank ACH, 5% Card

Payment Terms up to 12 Months - No Discount/No Interest

FREQUENTLY ASKED QUESTIONS ...

What does it cost to join and use AblePay? There is no cost to become an AblePay Member, nor are there any monthly fees.

How can there be no cost associated with signing up for AblePay? By assisting medical providers in reducing expenses and increasing receivables, we share a portion of the savings with our members. We simply retain a portion of the savings to operate AblePay Health.

Is AblePay insurance? No, AblePay is not insurance or supplemental insurance. It is entered as secondary insurance only for the purpose of the bill being sent to AblePay for processing.

Does it matter who the insurance carrier is? No, potential savings occur after the insurance process is completed, so it does not matter who the insurance carrier is.

Do I still receive my Explanations of Benefits (EOB's)? Yes! You will still receive your Explanation of Benefits (EOB's) as you currently do from your insurance carrier.

Can my spouse or children be members? Yes, anyone you wish to be financially responsible for can be a member. You can simply add them when you enroll and we will send a card. Remember, it does not matter if there are different Insurance carriers. Everyone is eligible!

Is AblePay HIPAA compliant? Yes, AblePay is HIPAA Compliant and takes the security of your Protected Health Information (PHI) seriously.

Why do I need a "Default Payment"? Since the entire billing process is paperless with AblePay, this is your standing electronic payment method. You will always have the ability to change this information with each bill, but in the event you do not, we have this authorized method to insure all transactions are handled as outlined.

What do you do with my payment information? Your payment information is tokenized and sent to a payment processing facility, we do not retain or have access to this information other than to receive the payment after your account is established.

Can I use my AblePay card for Co-Pays? Unfortunately, since most co-pays are incurred prior to service and take place before the insurance process, we are unable to provide a discount on co-pays, unless your medical provider does not charge you at time of service.

Can I use AblePay for my prescriptions? At this time, we can only provide discounts on medical services. We are unable to discount prescriptions at this time.

Can I use my AblePay card at the dentist or eye doctor? Dental and Vision are supplemental insurance. We are unable to discount dental and vision care at this time.

WHAT OUR MEMBERS ARE SAYING ...

"The financial aspect of the membership is very important, but more important to me, is the time I have saved being a member."

"AblePay has been a great partner to work with and was really well received by the employees."

"I just want to say thank you for the great service you provide! I have saved over \$877 so far this year after the birth of my daughter. I shared my positive experience with my employer, asking them to consider offering AblePay as a benefit to employees. Thanks for the simple and easy way to pay my medical bills and save big!"

"I have used AblePay two times and it is a dream. I love saving money on health care costs. And it has been so easy. I will happily be an AblePay advocate."

"So, let me see if I have this right. I can save money on my deductible, decide how I want to pay on every claim, and all my claims are stored for me electronically in the portal. Plus if I have a problem or a question I just call, and you will help get it straightened out. And it doesn't cost me or my employer anything? This is amazing! I almost can't wait to get hurt to use this!"

"I called twice and a real human being answered the phone both times, plus they were very nice and helpful!"

"My husband and I spoke for almost our entire dinner about how great this is for our family."

YOUR MEMBER PORTAL

Claims

★ NEW

DATE	PAYMENT METHOD & TERM	BALANCE	NEXT PAYMENT
04/08/2019 Mary Smith LVHN Physician Group 101100199199541002	CARD - x6789 Visa 1	\$85.29	ON 05/15/2019
03/07/2019 John Smith LVHN Hospital 10312300939194954002	CARD - x6789 Visa 1	\$918.31	ON 05/13/2019
03/28/2019 John Smith St Luke's Hospital 103Z194Y954002	CARD - x6789 Visa 1	\$2451.60	ON 05/13/2019
03/05/2019 Robert Smith Main Line Hospital 10KL80094954003	BANK - x1234 Wells Fargo 6	\$579.84	ON 05/27/2019

CLAIM DETAIL: LVHN Hospital 03/07/2019

Provider Claim: 10312300939194954002 AblePay Member ID: ABLEPAY1

DESCRIPTION	UNITS	CHARGE
Radiology	1	2047.00
Provider Billed		2047.00
Insurance Adjustment		-1026.66
Insurance Allowable		1020.34
Insurance Payment		-0.00
Initial Balance		1020.34
10% Discount on 05/13/2019		-102.03
Balance		\$918.31

Claims

★ NEW

1. Payment Method & Term dropdown menu

2. Payment Term dropdown menu

3. View Claim button

4. Request Payment Change button

5. Help/Upload button

IN PROCESS

02/17/2019
John Smith
LVHN Hospital
10312300939194954002

BANK - x1234 Wells Fargo 6

CARD - x6789 Visa 1

1 3 6 12

PAYMENT DETAILS: Initial Balance: 1020.34, 10% Discount: -102.03, Balance: \$918.31

FIRST PAYMENT: \$918.31 ON 04/25/2019

03/07/2019
John Smith
LVHN Hospital
10312300939194954002

BANK - x1234 Wells Fargo 6

PAYMENT DETAILS: Initial Balance: 1020.34, 8% Discount: -81.63, Balance: \$938.71

FIRST PAYMENT: \$156.46 ON 05/11/2019

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5. You can toggle between payment methods with every claim that we process. If you have multiple methods you can change those by using the down arrow and switching payments from a Card or Bank account. Request payment change to confirm your choice.

2. You have the ability to change the payment term for every claim that we process. You can pay in full using the 1 time payment option or you can span your claim out over 3, 6 or 12 payments.

3. On the Member Portal you have access to view your claim detail. If you notice an error on the detail of your claim, or have any questions you can call us at anytime!

4. Payment Details will reflect the discount you choose. Regardless of the discount taken the full balance is applied to your deductible. In this example, the method on file changed from a Card to Bank Account and from a 1 term to a term of 6.

5. If you have any questions or concerns you may use the help/upload feature. You can also send your statement to us or any EOB's by attaching your files. Once received, we will send you an email and let you know the next steps regarding your bill.

Leave Us A Message

Phone: 484-292-4000

Message:

Attachments (0):

Drag files here or click to browse

CLEAR SEND



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support@ablepayhealth.com

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