

# EMPLOYEE NOTICE

## ABLEPAY HEALTH

### **WHAT IS ABLEPAY HEALTH?**

AblePay Health (“AblePay”) is a company that offers individuals the ability to obtain a discount on medical bills owed to certain medical providers.

AblePay allows individuals the ability to save money and/or set up payment terms for their out-of-pocket medical expenses with certain providers.

For example, you have a \$500 medical bill at St. Luke’s University Health Network that is subject to your deductible. You would have the option to pay AblePay \$435 (13% discount), while the full \$500 claim goes toward your deductible. There are other payment options available depending on your needs.

### **IS ABLEPAY PART OF MY DISTRICT HEALTH PLAN?**

No. AblePay is not associated with your District health plan. It is not a program offered by the District, but rather a resource that is available to you.

### **HOW DO INDIVIDUALS USE ABLEPAY?**

Individuals simply show their AblePay card when providing insurance information to medical providers. If the provider participates with AblePay, the individual’s out-of-pocket expenses will be paid in full by AblePay. The individual then can go on the AblePay website to choose their payment option to AblePay.

### **WHERE CAN INDIVIDUALS USE ABLEPAY?**

Your employees can use AblePay at any provider that has agreed to accept AblePay. Nearby providers include St. Luke’s University Health Network, Lehigh Valley Health Network, Penn State Health, and Tower Health.

### **HOW DOES AN INDIVIDUAL SIGN UP FOR ABLEPAY?**

Visit [www.ablepayhealth.com](http://www.ablepayhealth.com) and click the “Enroll Now” button at the top of the screen to create an account and become an AblePay member.

**Additional Information about AblePay Health is attached.**



# AblePay



SIMPLE **HEALTH** SAVINGS

A **NO-COST** program that provides savings and flexible payment options, a convenient payment portal, and billing advocacy for your out-of-pocket medical expenses.

[ablepayhealth.com](https://ablepayhealth.com)

# FREQUENTLY ASKED QUESTIONS ...

**What does it cost to join and use AblePay?** There is no cost to enroll in AblePay and there are no monthly or annual fees.

**Why is there no cost to enroll or utilize 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 (including Medicare).

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

**Can I include my spouse and children under my account?** You can include anyone under your account that you wish to be financially responsible for, even if they have a different health insurance than you.

**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.

**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 payments from you.

**Can I use my AblePay card for Copays?** Copays are generally required from you at time of service; however, some AblePay providers will not collect copays from you at the time of service and in those cases you can use your AblePay Health card.

**Can I use AblePay for my prescriptions?** We are unable to provide savings on prescriptions at this time.

**Can I use my AblePay card at the dentist or eye doctor?** We are unable to provide savings for 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

**AblePay** Claims Payments Account Providers FAQ Logout

## Claims

★ NEW

Claim ID / Date	Member Name	Payment Method & Term	Payment Details	First Payment	Action
04/08/2019	Mary Smith LVHN Physician Group	CARD - x6789 Visa / 1	Initial Balance: 94.77 10% Discount: -9.48 Balance: \$85.29	\$85.29 ON 05/15/2019	VIEW CLAIM
03/07/2019	John Smith LVHN Hospital	CARD - x6789 Visa / 1	Initial Balance: 1020.34 10% Discount: -102.03 Balance: \$918.31	\$918.31 ON 05/13/2019	VIEW CLAIM
03/28/2019	John Smith St Luke's Hospital	CARD - x6789 Visa / 1	Initial Balance: 2724.00 10% Discount: -272.40 Balance: \$2451.60	\$2451.60 ON 05/13/2019	VIEW CLAIM
03/05/2019	Robert Smith Main Line Hospital	BANK - x1234 Wells Fargo / 6	BALANCE: \$579.84	NEXT PAYMENT: \$96.64 ON 05/27/2019	VIEW CLAIM
02/17/2019	John Smith LVHN Hospital	BANK - x1234 Wells Fargo / 6	Initial Balance: 1020.34 10% Discount: -102.03 Balance: \$918.31	\$918.31 ON 04/25/2019	VIEW CLAIM
03/07/2019	John Smith LVHN Hospital	BANK - x1234 Wells Fargo / 6	Initial Balance: 1020.34 8% Discount: -81.63 Balance: \$938.71	\$156.46 ON 05/11/2019	VIEW CLAIM

**AblePay** Claims Payments Account Providers FAQ

## Claims

★ NEW

04/08/2019  
Mary Smith  
LVHN Physician Group  
101100199199541002

03/07/2019  
John Smith  
LVHN Hospital  
10312300939194954002

03/28/2019  
John Smith  
St Luke's Hospital  
1032194954002

03/05/2019  
Robert Smith  
Main Line Hospital  
10KL80094954003

03/07/2019  
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

FIRST PAYMENT \$85.29 ON 05/15/2019

FIRST PAYMENT \$918.31 ON 05/13/2019

FIRST PAYMENT \$2451.60 ON 05/13/2019

NEXT PAYMENT \$579.84 ON 05/27/2019

NEXT PAYMENT \$96.64 ON 05/27/2019

HELP/UPLOAD

03/05/2019  
Robert Smith  
Main Line Hospital  
10KL80094954003

PAYMENT METHOD & TERM  
BANK - x1234 Wells Fargo 6

BALANCE \$579.84

NEXT PAYMENT \$96.64 ON 05/27/2019

VIEW CLAIM

HELP/UPLOAD

1. You can choose a different payment method 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 savings you choose. Regardless of the savings 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

# HOW DOES IT WORK?



## Provider Partnership

AblePay Health contracts with medical 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 assisting them in taking advantage of the benefits AblePay provides.

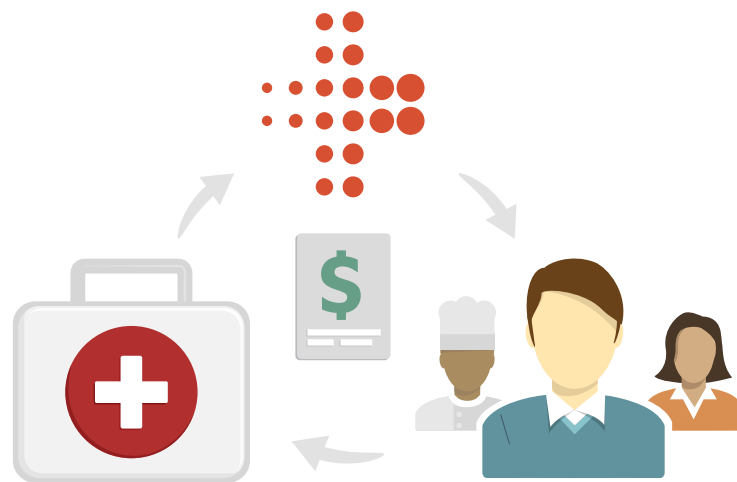
## Enrolling in AblePay

Sign-up is easy with no monthly or annual fees. Simply go to our web site ([www.ablepayhealth.com](http://www.ablepayhealth.com)) and click the "Enroll Now" button on the navigation bar. You can also scan the QR code on the back of this brochure to enroll using your smart phone. Simply fill out your demographic information and select your preferred payment method and term. You will then have access to your Member Portal and receive your AblePay card(s) in the mail.



## Using the Card

Show your AblePay card along with any primary health insurance card when visiting your medical provider. The provider should enter AblePay as your "secondary payer". After service is complete and the insurance company processes the claim, the provider will send your invoice electronically to AblePay. We will then notify you via email and text message that you have a new claim in your Member Portal. You can view claim information and alter the payment method and term to best meet your current financial needs.



# PROGRAM BENEFITS

## Savings

You can immediately save on out-of-pocket medical expenses. AblePay Members save up to 13% on medical expenses not covered by their health insurance plan.

## Flexibility

Everyone has different financial circumstances, so we provide payment options on every bill we process. We also make paying your bills easy by accepting ACH transactions (bank accounts), credit/debit cards, and health savings accounts (HSA)/flexible spending accounts (FSA). You choose what works for you!

## Convenience

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

## Advocacy

Our claims experts are available to help you with questions regarding billing issues or payments prior to or after seeking medical care. We contact the provider on your behalf. We work for our Members!

# PAYMENT TERM AND SAVINGS

- 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**

**Enrolling in AblePay is easy, but we have made it even easier! Simply scan the QR code to enroll using your smart phone. Within minutes you will be on your way to simple health savings!**



**AblePay**   
SIMPLE **HEALTH** SAVINGS

[support@ablepayhealth.com](mailto:support@ablepayhealth.com)

484-292-4000