

# The AblePay Health solution

## Help your employees save on out-of-pocket medical expenses

**Independence Blue Cross (Independence) now offers access to AblePay Health (AblePay), a third-party service that makes it easier for members to understand and pay their out-of-pocket medical expenses.**

AblePay is a value-added solution that supports your employees' financial well-being and is available at no cost to you or your employees. AblePay allows your employees to:

- Save up to 13% on out-of-pocket medical costs
- Pay all their medical bills in one place
- Choose a flexible, interest-free payment plan option that fits their individual financial needs
- Get assistance with understanding their medical bills

If you or your employees have any questions or need more information, visit [ablepayhealth.com](http://ablepayhealth.com), email [info@ablepayhealth.com](mailto:info@ablepayhealth.com), or call 484-292-4000.

Implementation is easy and minimizes extra work on your end. Plus, AblePay can be offered to all employees, not just Independence members.

### Employees can save up to 13 percent

How much your employees save is determined by the payment method and payment plan they choose. They'll see the biggest savings when they pay their bill in one payment using a bank account (checking, savings, or HSA<sup>1</sup>). They may also pay with a card (credit, debit, or HSA/FSA). All payment plan options feature zero percent interest.

Payment plans	Savings <sup>2</sup> when paying with a bank ACH <sup>3</sup>	Savings when paying with a card
1 payment	13%	10%
3 payments	10%	7%
6 payments	8%	5%
12 payments	No savings, 0% interest	No savings, 0% interest

## How your employees enroll in AblePay

Enrolling is simple! Your employees can visit [ablepayhealth.com/savings](https://ablepayhealth.com/savings) to get started or scan the QR code below.



## Here is how employees use the program once they are enrolled:

1. At the time of their appointment, the employee should present their AblePay card to the provider and ask the provider to enter AblePay in the system as secondary.
2. The claim is sent to Independence for processing — the remaining employee responsibility is sent electronically to AblePay.
3. The employee receives notification by email or text to visit the AblePay member portal and select their preferred payment option.
4. The employee manages the remaining financial responsibility and makes payments electronically.



## The impact of high out-of-pocket medical expenses

- Out-of-pocket medical expenses have tripled in three years<sup>4</sup>
- 64% of people avoid medical care due to out-of-pocket costs<sup>5</sup>
- Medical bills are the #1 reason for bankruptcy<sup>6</sup>
- Overall employee morale decreases

## What employees want when it comes to paying for medical expenses

**88%** want customized payment plans<sup>7</sup>

**74%** are confused by EOBs and medical bills<sup>8</sup>

**71%** want to pay all their bills in one place<sup>9</sup>

<sup>1</sup> HSA accounts can be used as a bank method as long as employees have access to an account and routing number.

<sup>2</sup> Savings are determined by how quickly you pay AblePay. Present your card at all medical providers. Providers currently accepting AblePay can be found at [ablepayhealth.com](https://ablepayhealth.com).

<sup>3</sup> ACH payments are electronic payments that go through the Automated Clearing House (ACH) Network.

<sup>4</sup> Wise M., Patient Payment Study Reveals Fundamental Flaws in Healthcare's Billing Process that Leads to Bad Debt & Bankruptcy. Intelligent Contacts. (2020)

<sup>5</sup> Gooch K., 64% of Americans avoid or delay treatment due to cost of medical care: 5 survey insights. Becker's Healthcare. (February 2018)

<sup>6</sup> Amadeo K., Medical Bankruptcy and the Economy. The Balance. (April 2021)

<sup>7</sup> Spitzer J., A new patient engagement model for payment collection. Becker's Healthcare. (October 2017)

<sup>8</sup> Trends in Healthcare Payments: The Real POI of Payment Plans. Flywire.

<sup>9</sup> Heath S., Patient Billing, Financial Responsibility Frustrates 70% of Patients. Patient Engagement HIT. (June 2018)

The products listed are offered by AblePay, an independent company. These are not Blue Cross or Blue Shield products. Independence Blue Cross is acting solely as an agent for AblePay. AblePay is solely responsible.

Independence Blue Cross offers products through its subsidiaries Independence Hospital Indemnity Plan, Keystone Health Plan East and QCC Insurance Company, and with Highmark Blue Shield — independent licensees of the Blue Cross and Blue Shield Association