



SIMPLE HEALTH SAVINGS

A unique, **NO-COST**, program that provides savings and flexible payment terms on out-of-pocket medical expenses!

## SAVINGS

At AblePay Health, we believe your financial wellness is just as important as your physical wellness. We provide our members with options that meet their current financial needs on every bill. Members who have the ability to pay in one payment save up to 13% on their out-of-pocket medical expenses.

## FLEXIBILITY

We realize you might have a larger bill that may not allow you to pay in one payment. We give you the option of spreading your payments out over 3, 6, or 12 months on every bill. Our members save money even by extending out to 6 months. If a member chooses to pay a bill over 12 months (no savings but 0% interest).

## ADVOCACY

We know that many people have questions and need help understanding their medical bills and the overall billing process. Our team is here to support our members when they have a question or issue with a bill. We also save our members a lot of time and energy as we will explain the bill or reach out to providers on behalf of our members when there is an issue to resolve.

## CONVENIENCE

We realize that understanding and paying for medical bills can be both cumbersome and confusing. We have streamlined the process by making it easy to view, understand, store, and pay your bills in your member portal.

## PAYMENT TERMS AND DISCOUNTS

- 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

## Provider Networks Include Hospitals & Physician Groups

