

What is AblePay Health?

AblePay is a **NO-COST** program that can **save you up to 13% on your out-of-pocket medical expenses**. In addition, this program offers flexible payment terms as well as assistance with any questions you may have regarding your medical bills!

How do I get started?

1. Visit the website (www.ablepayhealth.com) and click “Enroll Now”
2. Enter your demographic Information
3. Add your family members that you’ll be responsible for (they can have a different insurance plan)
4. Add your default payment term and payment method(s)
5. Receive your AblePay card in the mail and keep with insurance card

When do I use AblePay?

AblePay has agreements with Premier Health, Dayton Children’s Hospital, TriHealth, Beacon Orthopaedics, and Family Allergy and Asthma. AblePay is also having success in getting discounts for their members at other providers throughout the country – try and use the card everywhere!

How do I use AblePay?

Show your AblePay card along with your insurance card to medical providers. They will process your AblePay card like secondary insurance. After your service is complete and your insurance company processes your claim, your provider will bill AblePay. You will get an email from AblePay notifying you that we received your bill and the amount you owe (after your insurance has paid their portion). You will have 5 days to decide if you would like to change your payment method and terms to one of the options below. If you do nothing, after 5 days the first payment will be pulled from your default payment method based on the term you originally chose.

Utilize a Non-Participating Provider? AblePay encourages their members to attempt to use their card at all providers. If the provider processes your AblePay card as the secondary, the provider will send the claim to AblePay. AblePay will then attempt to negotiate the savings opportunity on your behalf. If AblePay is successful, you will have the same options below. If they are not successful, AblePay will still provide any necessary advocacy support if there are any issues with your claim!

1 Payment	Discount - 13% with Bank ACH 10% with Credit/Debit Card
3 Payments	Discount - 10% with Bank ACH 7% with Credit/Debit Card
6 Payments	Discount - 8% with Bank ACH 5% with Credit/Debit Card
12 Payments	Discount - 0% with Bank ACH and with Credit/Credit Card (No Interest)

Any Questions?

Visit (ablepayhealth.com) or call AblePay at (484) 292-4000!

