

# Stress less over medical payments with AblePay Health



## Let AblePay Health (AblePay) take some of your financial stress away when it comes to paying for medical services.

Through your employer, you have access to AblePay to help support your financial well-being. AblePay is available to you at no cost, whether or not you are an Independence Blue Cross health plan member.

AblePay makes it easier to understand and pay for out-of-pocket medical expenses. You can:

- Save up to 13% on out-of-pocket medical costs
- Conveniently pay all your medical bills in one place
- Choose a flexible, interest-free payment plan option that fits your financial needs
- Talk to an advocate who can help you understand your medical bills

## Enrolling in AblePay is simple!

To get started, visit [ablepayhealth.com/ibx](https://ablepayhealth.com/ibx) or scan the QR code to the right. Then, follow these steps:

- Click on the *Enroll Now!* button
- Enter the requested information
- Add your family members whom you are responsible for (they can have a different insurance plan)
- Enter your health insurance information
- Add your default payment term and payment method(s)
- Receive your AblePay card in the mail and keep it with your insurance card

Want to learn more or enroll?

Visit [ablepayhealth.com/ibx](https://ablepayhealth.com/ibx),  
email [info@ablehealth.com](mailto:info@ablehealth.com),  
or call **484-292-4000**.



## Present your AblePay card at your appointment

At the time of your doctor's appointment or medical service, present your AblePay card to the provider. Ask the provider to enter AblePay in the system as secondary payor. The claim is sent to Independence Blue Cross (or your health insurance company if you are not an Independence Blue Cross health plan member) for processing — your remaining financial responsibility is sent electronically to AblePay.

For a list of providers who are currently accepting AblePay, visit [ablepayhealth.com](http://ablepayhealth.com).

## Choose your payment plan and make your payments

When you have a new invoice, you will receive notification by email or text to log in to the AblePay member portal and select your preferred payment option and term. Once notified, you will have five days to decide if you would like to change your payment method and term. If no changes are made, AblePay will process the claim based on the default term and payment you chose during enrollment. How much you save is determined by the payment method and payment plan you choose.

You'll see the biggest savings when you pay your remaining financial responsibility in one payment using a bank account (checking, savings, or HSA<sup>1</sup>). You may also pay with a card (credit, debit, or HSA/FSA). All payment plan options feature 0% interest.

## You can save up to 13% on out-of-pocket medical costs

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

<sup>1</sup> An HSA can be used as a bank method as long as you 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](http://ablepayhealth.com).

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

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