Lower your out-of-pocket medical costs with AblePay

AblePay is a no-cost program that provides you with savings of up to 13% on your out-of-pocket medical expenses.

AblePay is available to you at no cost through your employer, whether or not you are an Independence Blue Cross plan member.

Benefits of using AblePay

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

- Save up to 13% on out-of-pocket medical costs, including copays, coinsurance, and deductibles
- Conveniently pay your medical bills in one place using the secure member portal
- Choose a flexible, interest-free payment plan option that fits your financial needs
- Talk to a member advocate, who can answer questions about billing or payments (before or after you've received care) and who can contact the provider on your behalf, if needed

Scan the QR code or visit **ablepayhealth.com/ibx** to learn more and enroll.

Enroll to get started

Enrolling in AblePay is simple, and there are no monthly or annual fees. Visit **ablepayhealth.com/ibx** or scan the QR code to get started. Then, follow these steps:

- Click on the *Enroll Now* button
- Enter the requested demographic 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)

Then you'll have access to the AblePay member portal, and AblePay will mail your AblePay card(s).

Independence | AblePay IBX

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 — and your provider will send your invoice electronically to AblePay.

For a list of providers who are currently accepting AblePay, visit **ablepayhealth.com/participating-providers**.

Questions?

For support, email **support@ablepayhealth.com** or call **484-292-4000**.

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 default 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[1]). 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 copays, coinsurance, and deductibles

Payment plans	Savings[2] when paying with a bank ACH[3]	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

1 An HSA can be used as a bank method as long as you can provide both the account and routing numbers for the HSA.

2 Savings are determined by how quickly you pay AblePay. Present your card at all medical providers. A list of providers currently accepting AblePay can be found at ablepayhealth.com/participating-providers.

3 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 Assurance Company, Independence Hospital Indemnity Plan, Keystone Health Plan East, and QCC Insurance Company — independent licensees of the Blue Cross and Blue Shield Association.

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IBX

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