



## ValuePoint by MultiPlan<sup>®</sup> Frequently Asked Questions

ValuePoint by MultiPlan<sup>®</sup> is a medical access card program designed to help our participating providers reach a growing market of consumers responsible for their own health care costs. More and more employers are adopting consumer-driven healthcare programs to replace or complement their traditional insurance benefit plans. Through the program, you extend your MultiPlan contracted rates to participants for services outside of their group health plans (if any) in exchange for payment in full at the time of service. Our clients steer their members to you through website and telephone referral services, and make those members well aware that your contracted rates are only accessible if the member pays in full or in a timeframe you may choose to establish.

### How are ValuePoint by MultiPlan members directed to me?

You are listed on our clients' websites, and referral is made available through a call center that members can contact to find a provider.

### How do ValuePoint by MultiPlan members make an appointment?

The member visits a website or calls a toll-free service to identify participating providers based on their location and desired healthcare services. Once you are selected, the member is instructed to call you directly to make an appointment, and is also given a confirmation letter to present to you at the time of service. In addition, our client will call you within 24 hours of the selection to alert you to the member's interest and answer any questions you may have about the program.

### How do ValuePoint by MultiPlan members know their payment obligation?

Our clients make it very clear to members during promotion, enrollment, on the member ID card, and during the provider selection process that the program is not an insurance plan. Members are provided with information including ranges of discounts that are based on the providers' MultiPlan contracted rates, and are clearly informed that the discount is offered only in exchange for payment in full at the time of service (or according to a payment timeframe you may elect to establish). Members searching for facilities are also informed that admission to a facility may require proof of the member's ability to pay.

### How do I recognize a ValuePoint by MultiPlan member?

Each member will have an ID card featuring the ValuePoint by MultiPlan logo along with our client's logo, typically on the front of the card. The ValuePoint by MultiPlan logo is different than MultiPlan's standard ID card logo, so you can clearly distinguish an access card member from a member with a traditional group benefit plan. The member may also have a confirmation letter from our client to present to you at the time of service. If a member can't demonstrate that they are in a program that uses the ValuePoint by MultiPlan network, you are not expected to make your MultiPlan contracted rates available to that individual.

### How does participation in the ValuePoint by MultiPlan program benefit me?

By extending access to your MultiPlan contracted rates to consumers paying for their own healthcare, you gain access to a new and growing patient population with no direct marketing costs and no increase in your accounts receivable. You benefit from patient steerage, administrative ease, and low collection risk. Your participation also gives you the opportunity to promote services you may offer that aren't typically covered by a member's insurance plan.

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## How does ValuePoint by MultiPlan benefit my patients?

As more and more consumers face high insurance deductibles, reduced or even discontinued group insurance benefits, they will be forced to shop for cost-effective healthcare services. ValuePoint by MultiPlan gives consumers access to medical providers that offer discounts to reduce the balance they owe the provider directly.

## Am I required to provide service to the ValuePoint by MultiPlan member? What if he/she can't pay me?

The presentation of a ValuePoint by MultiPlan ID card obligates you to provide service to the member at your MultiPlan contracted rates as long as the member meets your tests for proof of ability to pay, and pays for services in full at the time of service (or according to a timeframe you may choose to establish). It is solely your option if you want to bill the patient in lieu of immediate payment. Members are clearly informed of these requirements.

## What are the fees I am agreeing to provide the ValuePoint by MultiPlan member?

Your MultiPlan contracted rates apply to the ValuePoint by MultiPlan program, so you don't need to administer a different set of rates. You can obtain a copy of your contracted rates from MultiPlan if you don't already have them, or simply call our clients' toll-free service centers to request the rates as needed. Our clients are required to make available to you a call center with the ability to answer your calls and provide the MultiPlan contracted rates within 2-3 minutes depending on how many services you need priced.

## How do I collect payment from the ValuePoint by MultiPlan member?

The member is told that you will expect payment of the discounted amount in full at the time of service. You can collect this in the same manner you accept co-pays or any other payments – cash, check, credit card, debit card, etc. At your option, you can bill the patient or set up another payment arrangement.

## How does participation change my contract with MultiPlan?

By agreeing to participate in the ValuePoint by MultiPlan program, you are agreeing to amend your MultiPlan contract to honor your MultiPlan contracted rates for qualifying ValuePoint by MultiPlan members. The specific language is provided on the participation form that was sent with the program announcement.

## What happens after I agree to participate?

As each MultiPlan client signs on to use the ValuePoint by MultiPlan network, we will send a welcome packet to you at least 30 days prior to the implementation date. The packet will contain sample member materials, including an ID card, as well as call center details.



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