



What is AblePay Health?

AblePay Health is an employee benefit that provides you and your family discounts & flexible payment terms for your deductibles and coinsurance.

How do I get started?

1. AblePay will email you a link to Enroll
2. Enter your Date of Birth to confirm your identity
3. Complete your Member Profile
4. Add your Family and Friends that you'll be responsible for
5. Add your Default Payment Method and Term
6. Receive your AblePay Card in the mail

What happens next?

When you receive your AblePay Card in the mail, keep it with your insurance card.

When do I use AblePay?

For all Medical Services. AblePay has contracts with Participating Providers in which they have pre-negotiated discounts. The AblePay Card should be used for non-participating providers as well. In these cases, AblePay will call to negotiate the bill on your behalf.

How do I use AblePay?

Show it to your Healthcare Provider along with your insurance card. 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. Once we confirm receipt of your payment, AblePay will reimburse your Provider.

1 Payment	Discount 13% with Bank, 10% with Card
3 Payments	Discount 10% with Bank, 7% with Card
6 Payments	Discount 8% with Bank, 5% with Card
12 Payments	Discount 0% with Bank and Card

Contact

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