













## LET US PAVE THE WAY

## **HOW DOES MY HEALTH PLAN WORK?**

Instead of a traditional PPO Network, your benefit plan utilizes Value-Based-Payments (VBP) for all healthcare services that are performed in a medical facility, such as a hospital or outpatient surgical center, as well as for physician visits. For services requiring precertification, this establishes prices *prior to services being received* based on Medicare rates, then adds a small percentage making it attractive for the facility and/or physician to accept. Often referred to as Reference-Based-Pricing or RBP, this payment process provides a price for those services that is fair for the facility, physician and the patient.

## WHAT SHOULD YOU DO?



**CALL MEDWATCH** when you have an upcoming doctors appointment arranged or have need to schedule an appointment, call us first at (866) 270-7986 and let MedWatch help pave the way to making sure that the physicians office understands your benefit plan.

MedWatch will educate your doctor on how your benefit plan works and how they will be paid. We will confirm with your physician that they will accept your type of insurance plan and know to submit the claim to your plan administrator for payment.

If necessary, we will secure a formal agreement with your doctor and provide that documentation to your administrator for their records and correct processing of payment.

Should your doctor not agree to accept your insurance, MedWatch will work with you to find an alternative physician who will. This is a very rare occurrence as your benefit plan is welcomed by most due to the fairness and fast payment of the claim.

## WHAT HAPPENS IF I AM OVER CHARGED OR RECEIVE A BALANCE DUE INVOICE?

**DO NOT PAY!** In the rare event that you receive a bill after your services from an approved provider, MedWatch has a Concierge Team devoted to helping patients with their questions as well as any problems or concerns they may have. Their role is to act as a liaison between the provider and patient to resolve any issues that may arise. Simply contact the Concierge Team by phone at: (866) 270-7986 or by email at: PathwaysConcierge@urmedwatch.com. We will collect the information we need to work towards a resolution for you. You MUST pay your patient responsibility (i.e., your copay and / or deductible amount – but not the balance bill amount) or we will be unable to provide our support services. Please understand that billing issues may take days or even weeks to resolved. We will keep you informed of our progress and when the process is completed.

It's EASY. Let MedWatch pave the way to accessible healthcare and better savings.

MedWatch Concierge Team: 866-270-7986 | PathwaysConcierge@urmedwatch.com