



# How to Utilize Your Open Access Plan



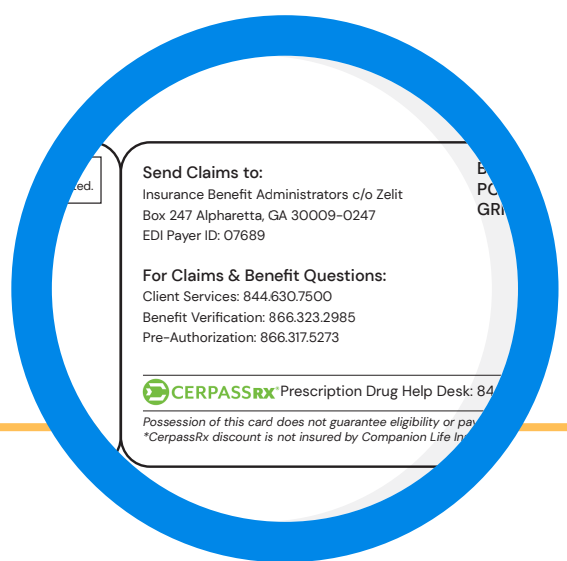
## Find a Provider

With the Pivot Health Open Access Plans you can visit any provider. There are NO network restrictions.



## Benefit Verification

Show your Pivot Health ID card to your provider. They can call to verify benefits using the phone number on the card: 866-323-2985.



## Filing a Claim

Your provider should file claims using the claims address on the ID card. Your plan pays up to 50% more than what Medicare pays facilities and up to 25% more than what Medicare pays providers. This provides you with an average discount of 69% on claims.

## You Will Receive an Explanation of Benefits

An Explanation of Benefits (EOB) will show you the charged amount, the discounted amount, and any amount you owe based on deductible, coinsurance and your certificate.



## Balance Bill Protection

Pivot Health offers Balance Bill Protection. If you receive a bill from your provider for the difference in the discounted amount and charged amount you can send it to:

[balancebilling@insurancebenefitadministrators.com](mailto:balancebilling@insurancebenefitadministrators.com)

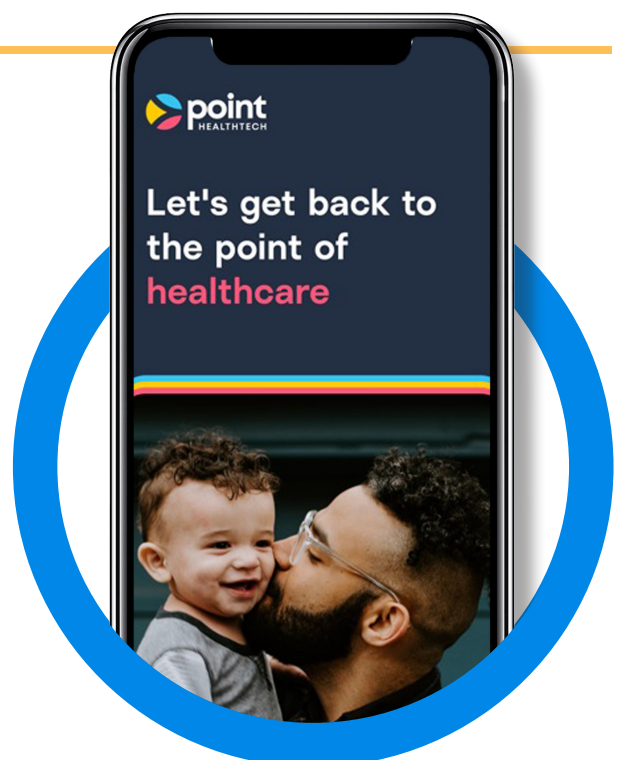
We will negotiate the bill with your provider. Any amount still owed to the provider—Pivot will pay. You are only responsible for what is stated in your EOB. Nothing MORE.



## Healthcare Navigation & Bill Negotiation Services

Included in your STM plan is Point Health advocacy services. You can download the mobile app to find doctors, labs and imaging locations near you.

What about high out of pocket expenses? We've got you covered. Contact Point Health, 855-827-9806, to help negotiate down your final total or establish a payment plan that works for you.



## Open Access Let's You Control Your Healthcare

- ✓ You choose the doctor and facility that is right for you.
- ✓ You can take advantage of a higher than average discount on your claims which can mean lower out of pocket expenses.
- ✓ You can utilize Point Health to help you negotiate provider bills that are your responsibility to pay.
- ✓ You receive Balance Bill Protection.

For more information on Pivot Health Individual and Family insurance products, visit

[www.pivothealth.com](http://www.pivothealth.com)