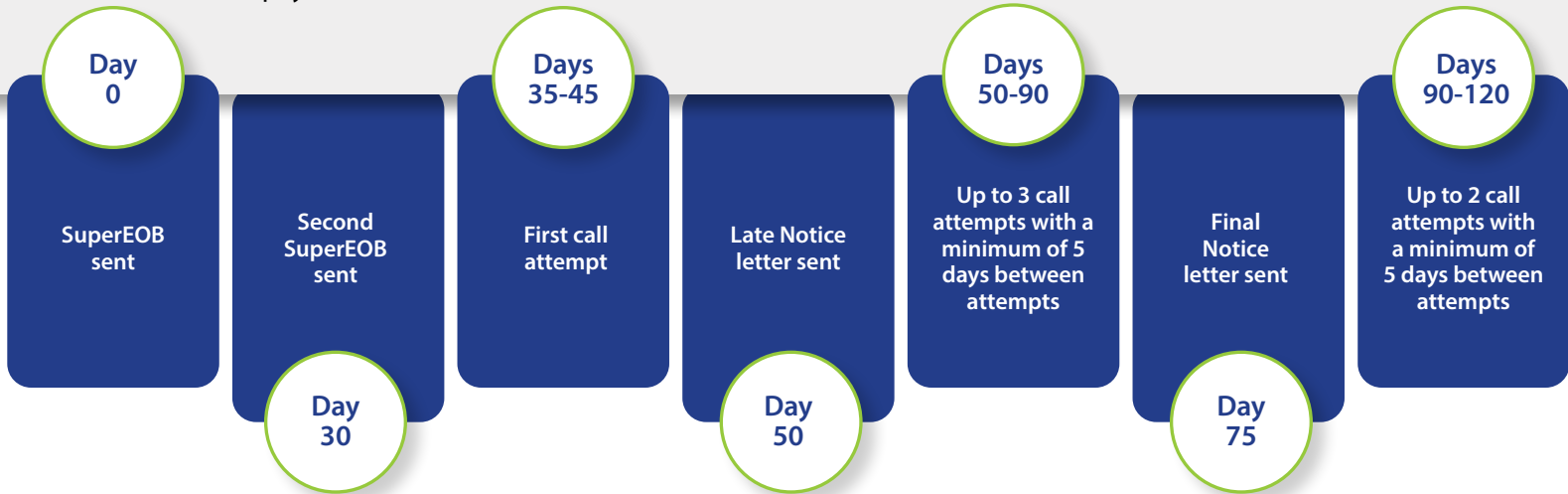


At HPS, our goal is to improve the patient experience with medical billing. We understand that many members are often confused and intimidated by the billing process, and they might believe there is simply no option for repaying a large bill. The HPS team is committed to doing everything we can to help members manage their healthcare finances, including interest-free loans when they need time to pay.



The SuperEOB

When a member receives medical treatment through an HPS in-network provider, we send them a SuperEOB, our easy-to-read billing statement that consolidates all of the member's in-network explanations of benefits (EOBs) and medical bills for the entire month.

After 14 days, new HPS members will also receive a follow-up letter explaining the SuperEOB, what it includes and how to pay. The letter also reminds them to confirm whether any additional insurance is on file with HPS. This letter is sent only once for the life of the member's account.

Customer Support Outreach Calls

Our customer support team is dedicated to helping members create a custom payment solution that meets their needs. A team member will attempt to reach the member by phone to discuss our interest-free payment plans and to answer any questions related to HPS or the SuperEOB.

When our team connects via phone with a member, our follow-up frequency for future communications is set based on the outcome of the call. For example, if a member sent in payment 2 days ago, we would schedule a follow-up call in 15 days to allow time for payment to post. If the member establishes a payment arrangement, calls would not be placed unless the member incurred new charges.

Aging Process for Payment Plans

To help members better manage their healthcare costs, we offer interest-free payment plans. When members establish a payment plan, they will receive a Payment Agreement Notice in the mail informing them of the payment plan terms and schedule. Members may also opt to receive a Payment Plan Reminder, an optional letter sent to members 10 days before the due date.

Members who establish payment plans and then default on payments have up to 10 days after the due date to make a payment before falling into a Broken Promise. Once the account is in Broken Promise status, call attempts continue for 10 days. After 10 days of no member contact (25 days after the original due date), the payment arrangement is removed. Members who resume payment within Broken Promise status are able to reestablish their payment arrangement.

Before Sending an Account to Collections

Our top priority is working with our members to find a solution together first. Once all attempts to contact a member about a past-due bill have failed, HPS will conduct an internal review to determine whether an account should be sent to third-party collections.

Some factors we'll consider include:

- ✔ Whether the member has connected with us previously to discuss the account
- ✔ Whether the payment method had failed
- ✔ Total outstanding balance

Helping Members Find the Best Solution

The HPS team is here to help. If you have any questions about the member account aging process or about working with HPS, please contact one of our dedicated team members.

Website:
hps.md

Phone:
414.299.5050

Email:
client@hps.md