

HPS is dedicated to simplifying the patient medical bill experience. To help combat the frustration that individuals and their families experience related to confusing and unaffordable medical bills, we provide an easy-to-understand statement that includes all explanations of benefits and amount owed, along with various patient advocacy services.

Here's how we help members manage their health care finances.

The SuperEOB Consolidated Statement

One of the benefits of being an HPS member is that all of the medical bills from HPS providers for members and covered dependents are consolidated onto one monthly statement: the SuperEOB.

HPS mails SuperEOB statements to members on a monthly basis to be reimbursed for payments HPS has made to providers on behalf of members. Payments for all SuperEOB statements are due within 30 days of their issue date. This statement is sent at the same time each month, helping members to better plan ahead.

After the first SuperEOB is sent, HPS customer support begins an account aging process. If the member does not pay or contact HPS by the due date listed on the SuperEOB, customer support implements a process that includes multiple attempts to contact the member via phone and mail to understand why they have not paid, to answer any questions and to create an interest-free payment plan if the member needs time to pay.



Note: It is important for members to update their payment plans to incorporate new charges as they occur. If members continue to receive treatment, they should contact us about adjusting their payment plan.

What Happens When an Account is Past Due

HPS has pre-paid the balance due to the healthcare provider, so the member owes us the billed amount directly. We do this to offer a benefit to HPS providers in return for the generous discounts they offer to our members. Our mission is to support members and their families, not to take overly punitive measures to collect. 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.

If a SuperEOB is not paid or the member is not on a payment plan after 150 days from the date on the SuperEOB, the amount due is considered for collections.

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

Our top priority is working with our members to find a solution together.

When a Bill is in Collections

If a member pays in full on or before 60 days from the date the bill was sent to collections, the member's credit is not affected. If the member goes beyond 60 days and the balance is larger than \$50, credit bureaus will automatically be notified. If members are making payments to collections, members will still be reported to credit bureaus, but with a note that they are making payments.

If the account meets internal criteria, it will be reviewed by HPS for recommendation and approval for legal action.

HPS is Here to Help

At HPS, we are committed to building a better healthcare payment and reimbursement system. We will make every effort to work with our members to avoid sending an account to collections. The HPS team is eager to help members in every situation.

If you have any questions about the member collections 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