

What is AblePay Health?

AblePay is a program that can save you money on your deductible/coinsurance (up to 13%) along with helping you if you ever have questions/concerns on a medical bill. AblePay is offered at **NO-COST (no monthly/annual fees)** to you by United Zion Retirement Community and it also provides flexible payment terms for any of your deductible/coinsurance expenses.

How do I get started?

1. Visit the website (www.ablepayhealth.com) and click “Enroll Now” or
2. Enter your demographic Information and put “United Zion Retirement Community” as your employer
3. Add your family members that you’ll be responsible for (they can have a different insurance plan)
4. Add your default payment term and payment method(s)
5. Receive your AblePay card in the mail and keep with insurance card

When do I use AblePay?

Providers currently accepting AblePay include **Penn Medicine – Lancaster General Health (LGH), Penn State Health, Tower Health, Penn Medicine, Grand View Health, Lehigh Valley Health Network (LVHN), Punxsutawney Area Hospital, Armstrong Center for Medicine & Health (ACMH), Indiana Regional Medical Center (IRMC), St. Luke’s University Health Network, EPGI, and Main Line Health (all hospitals and employed doctors in the physician groups)**. AblePay is also having success in getting discounts for their members at other providers throughout the country – try and use the card everywhere!

How do I use AblePay?

Show your AblePay card along with your insurance card to medical providers. 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.

Savings example:

You have a \$1000 medical bill at Penn Medicine LGH or Penn State Health (both providers currently accepting AblePay). You pay AblePay \$870, save \$130, while the full \$1000 goes toward your deductible and is satisfied at the provider! You can tie an FSA or HSA card as a payment method to further stretch those funds! **Have an existing bill? Contact AblePay to see if they can help!**

1 Payment	Save 13% with Bank ACH, 10% with credit/debit card
3 Payments	Save 10% with Bank ACH, 7% with credit/debit card
6 Payments	Save 8% with Bank ACH, 5% with credit/debit card
12 Payments	Save 0% with Bank ACH and with credit/debit card (no interest)

Any questions? Visit the website (ablepayhealth.com) or call them at (484) 292-4000!

