


Empowering Members to Navigate Out-of-Network Health Bills with Zelis Health Bill AssistSM

Client overview:

Professional Benefit Administrators (PBA) (headquartered in Oak Brook, Illinois) and a midsized TPA based in Kansas are dedicated to providing comprehensive health plan solutions for their clients and members. Serving more than 10,000 individuals collectively, their member-centric objective focuses on delivering services that empower members to make informed decisions along their healthcare journey.

Challenges faced:

Each year 1 in 5 Americans avoid medical care due to cost concerns, with many citing confusion over potential out-of-network charges as a contributing factor.¹ Both TPAs recognize that members often incur higher out-of-pocket costs when seeking care from out-of-network providers due to plan design and provider billing practices. Despite offering comprehensive network strategies and focusing efforts to steer members towards in-network care, members don't always have the option to select an in-network provider or facility.

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"Members visit providers that they feel comfortable with. Someone they trust and that cares for them. Preferred providers don't always align with a PPO network affiliation. But a member's relationship with their provider is built on trust and strengthened over time. So, when health plan changes are made or a provider opts out of a network, the member can incur higher out-of-pocket costs than they may experience by staying in-network. As a health plan, you want to offer access so that members can have the healthcare journey they deserve, but you also want to help them understand the impact on their bill. Offering members direct connection to Zelis expertise enables them to make more informed decisions and mitigate out-of-pocket costs on eligible bills." **Vice President Operations, Kansas-based TPA**

PBA and the Kansas-based TPA identified the opportunity to introduce additional member support to effectively navigate and mitigate unexpected out-of-network costs without further straining their internal teams.

Why Zelis Health Bill AssistSM?

PBA and the Kansas-based TPA already used Zelis for out-of-network claims pricing and opted to expand that partnership due to their innovative, flexible service approach and their commitment to enhancing member support for out-of-network health bills. Zelis Health Bill AssistSM provided a structured solution to educate members on their healthcare benefits, investigate and resolve complex billing scenarios, and negotiate eligible bills to reduce financial impact. By supporting members with these financial matters, health plans like PBA can come together with providers to create a more efficient, supportive and member-centered healthcare system.

¹<https://pro.morningconsult.com/trend-setters/surprise-medical-billing-ban-unexpected-charges>

Zelis Health Bill AssistSM empowered members by providing:



Proactive communication

Co-branded member outreach communicates the program's value and invites members to participate at no additional cost.

During the first year of implementation, more than 6% of eligible members in participating groups from PBA and the Kansas-based TPA received an out-of-network bill and were invited to engage in the Zelis Health Bill AssistSM program. Of those, 10% contacted our health bill navigation team for support.

"We focus on members first, empowering them with education to deliver a great consumer experience. We work closely with our clients' human resource departments to bring knowledge and solutions to their employees. Zelis Health Bill AssistSM adds another tool to our toolkit. The human resources departments we serve were able to steer their members back to an expert-powered solution that educated and empowered them," VP Operations, Kansas-based TPA



Educational support

Offering clear explanations on healthcare claims processes and out-of-network nuances related to plan benefits and provider billing practices.



Expert navigation services

Providing a dedicated team to facilitate communications between members, providers and plans, ensuring clarity and efficiency.

"Our members have direct access to a team that is readily available to assist, and our members are taking advantage! One of our members didn't understand why their lab testing was out-of-network since it was a referral from his primary care physician. The Zelis navigator explained how a referral is different from a contracted provider and how in-network vs out-of-network billing varies based on plan design." Jeff Walter, President PBA

"A member was being charged the full billed amount of \$1,228 from an out-of-network emergency physician group due to the provider incorrectly listing the member as self-pay. The Zelis navigator worked with the provider to correctly submit the claim to our plan and followed through to confirm the claim processed correctly by reviewing our benefit portal. They worked with the provider to locate the EOB and the insurance payment within their system, saving our member \$1,228." Jeff Walter, President PBA



Resolution of billing issues

Conducting thorough investigations to promptly identify and correct billing discrepancies, leading to meaningful savings for members.



Negotiation expertise

Leveraging strong provider relationships to negotiate reduced out-of-pocket costs for members, thereby easing financial burdens.

"With Zelis Health Bill AssistSM as part of the toolkit we offer, it helps ease stress and anxiety that members face when they receive high bills. Most members don't know how to talk to a provider about their bills or negotiate a more manageable payment. It's a very complex conversation, so having access to experts that can walk them through that journey has been really helpful." VP Operations, Kansas-based TPA

Feedback and results

According to the Vice President of Operations at the Kansas-based TPA, they saw immediate benefits as members gained access to expert support when facing unexpected bills. The program not only educated members but also served as a liaison between members and providers, fostering better understanding and negotiation of bills. After receiving support, one member said, "You were the light at the end of the tunnel!"

Walter highlighted the program's impact on member engagement and satisfaction: "This is a great concept out of the box! Our mission is to educate, empower and support members on their healthcare journey and take them to a level where they understand their plan benefits to be a great consumer. We have a member advocate team in place, and this was a value add to augment that team. As a Zelis super user, we've found that being on the front-end of solution ideation is a great experience."

By offering members direct access to Zelis' support team, these TPAs enhanced their service offerings, demonstrating proactive support to their clients' human resources departments.

Through Zelis Health Bill AssistSM, PBA and the Kansas-based TPA extended support to more than 10,000 members. In the first six months of implementation, 700 members were impacted by the service.

The Zelis Health Bill AssistSM program empowered both TPAs to innovate their existing member support offerings and educate members effectively. Through this collaboration, both organizations strengthened their member experience initiatives, aligning with their mission to empower members and support them on their healthcare journeys.

Future outlook

As clients expand the program's reach, it will broaden delivery of ongoing support for members, reinforcing the commitment to delivering exceptional member care and strengthening client relationships.



Learn more

Discover how Zelis Health Bill AssistSM can elevate your member support strategy and enhance member satisfaction. Contact us today to learn more about partnership opportunities and empower your members with confidence to manage their out-of-network health bills.

Visit us at zelis.com or call us at **888-311-3505**.

This case study highlights the collaborative efforts between Zelis and its clients to empower members, better manage out-of-network health bill costs and enhance overall member satisfaction through proactive support and education.