

# HealthBridge benefits everyone across the healthcare ecosystem.

## Here's how.

**Member** Even with good health insurance, out-of-pocket costs can feel stressful. At HealthBridge, we protect a member's financial peace of mind and enable greater access to care when they need it.

When a member receives medical services covered by their health plan from a HealthBridge Network Provider, we pay the provider for their portion (copays, deductibles, coinsurance). Then, HealthBridge sends a consolidated monthly statement, plus flexible options.

**Employer** With HealthBridge, employers can enhance their current health plan with a financial safety net, so that when employees and their covered dependents need medical care they can get it with confidence. HealthBridge helps employees and their families stay well — physically and financially.

HealthBridge was designed to benefit everyone enrolled in an employer's health plan, regardless of financial status. HealthBridge is a non-discriminatory, guaranteed issue ERISA benefit with a low employer cost and no enrollment cost to members.

**Payer** A poor payment experience can erode the reputation of a payer's program and brand. That's where HealthBridge comes in — and walks the last mile as a payer partner.

Our solution sits right alongside an employer-sponsored health plan. Payers can preserve network discounts, improve provider relations, and improve the member payment experience.

**Provider** The patient financial experience needs more than improvement. It needs a fundamental change, and HealthBridge provides it.

Providers in our network receive quick, guaranteed payments of HealthBridge member copays, deductibles and coinsurance associated with covered medical services. Instead of waiting months, HealthBridge pays providers quickly, so they can focus on what they do best — caring for patients.



We provide something a health plan alone can't—financial security.



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