

ClearPay: The Smarter, Simpler Plan for Small Employers



A new way to offer affordable care with no deductibles and no coinsurance, just clear and predictable copays.

Why ClearPay Stands Out

- **No Deductibles or Coinsurance:** No more large up front costs or surprises. Members only pay fixed copays for care.
- **Dynamic Copay Tiers:** Every covered service performed by every provider is assigned a unique copay based on quality and cost. Choose higher-value providers for lower costs.
- **Consumerism Without the Cost:** ClearPay empowers informed healthcare decisions. Members are armed with a shopping tool and incentives – like an HDHP plan without the financial barrier of a high deductible.

How it Works

- Tiered Copays by Provider and Service:** Every medical service has a copay based on provider-specific value.
- Shop, Lock, and Save:** Members use an integrated shopping tool to compare providers, lock in their copay before receiving care, and make smarter healthcare decisions.
- Lower Copays for Higher Value:** Choosing top-tier quality providers has the potential to significantly reduce member costs and enhance care outcomes.

Example

A member needs an MRI. The shopping tool shows three local providers:

Provider A	\$200 copay (high quality, low cost)
Provider B	\$500 copay (average quality/cost)
Provider C	\$1,500 copay (lower quality, higher cost)

By choosing Provider A, the member saves money and gets better care.