



MediBridge ConsumerFirst Programs: Building bridges between coverage and care

Frequently Asked Questions (FAQ)

What is MediBridge's ConsumerFirst Program?

ConsumerFirst is an innovative program designed to bridge coverage and care by reducing medical expenses, simplifying billing for consumers and providing insurance coverage. It helps self-funded employers control costs while protecting employees from high deductibles.

How does ConsumerFirst help reduce healthcare costs?

ConsumerFirst allows employers to increase their health plan deductibles while we 'buy down' the deductible for employees. We proactively manage employee claims, negotiate savings, and pay providers directly, seeking prompt-payment discounts to generate savings. We also guide members to lower cost high quality settings as appropriate.

EMPLOYER BENEFITS

What are the key benefits for employers?

Employers benefit from overall cost savings by purchasing the ConsumerFirst solution, which allows them to increase their deductible while we cover the gap for employees. This results in lower premium equivalents and reduced total costs for the employer. In addition, our consumer-friendly program increases employee satisfaction and leads to greater retention.

How does ConsumerFirst generate savings for employers?

Employers can save up to 25% or more on monthly premium equivalents by increasing their health plan deductible and utilizing ConsumerFirst to cover the gap. We negotiate with providers for discounts and ensures timely payments, resulting in overall savings.

EMPLOYEE BENEFITS

How do employees benefit?

Employees benefit from ConsumerFirst by having a portion of their out-of-pocket medical expenses, such as deductibles, co-payments, and coinsurance, covered. In addition to reducing their financial burden and simplifying the claims process, ConsumerFirst helps employees save on their portion of the liability through negotiated discounts with providers. This ensures they pay less for their healthcare while also receiving support to focus on their health, rather than worrying about high upfront costs or complicated billing.

What type of coverage does ConsumerFirst provide?

ConsumerFirst covers portions of the member's liability, including deductibles, co-payments, and coinsurance. The coverage integrates with the health plan, and we manage this process seamlessly for the member.



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How do we manage deductibles for employees?

We step in to manage medical costs up to their maximum out of pocket. We handle payments directly for dollar one up to the health plan deductible, reducing the burden on employees. To simplify billing, we take responsibility for all the member expenses even before it becomes our liability and pay the full amount for dollar one. We consolidate those bills and work with the members on payment plans as needed. The member also has an optional card.

What are the ConsumerFirst concierge services?

The ConsumerFirst concierge services assist members with billing questions and actively negotiate discounts on member liabilities such as deductibles, co-payments, and coinsurance. ConsumerFirst helps reduce out-of-pocket expenses for members by 25% or more through prompt pay discounts, financial assistance program support, and No Surprises Act and other billing reviews. We proactively engage with members for both planned and unplanned procedures.

How does ConsumerFirst simplify the claims process for employees?

Unlike competitors, we seamlessly integrate into the claims administration process. It manages claims without burdening patients with complicated data collection, pays providers for covered expenses, and supports members with a concierge service for questions and concerns.

How does ConsumerFirst improve healthcare access for employees?

By covering high deductibles and managing the claims process, ConsumerFirst reduces the financial burden on employees. This encourages them to seek necessary medical care without fear of high out-of-pocket costs, which improves overall health outcomes.

PROVIDER BENEFITS

How does ConsumerFirst benefit healthcare providers?

ConsumerFirst helps providers by ensuring prompt payments, which allows them to avoid costly patient collection processes. Providers often settle for 40-50% discounts on member liability in exchange for immediate payment, making the process more efficient for everyone involved.

What is the network of providers for ConsumerFirst?

ConsumerFirst works with a growing network of high-value providers including those within the major medical health plan's network. Through our Concierge Service, we negotiate directly with providers, ensuring efficient, quality care at reduced costs. Over time, members will be directed to the most efficient, high-quality providers in our network.

Learn More

Please visit us at <https://medibridgesolutions.com/> to learn more, or reach us at questions@medibridgesolutions.com with questions.