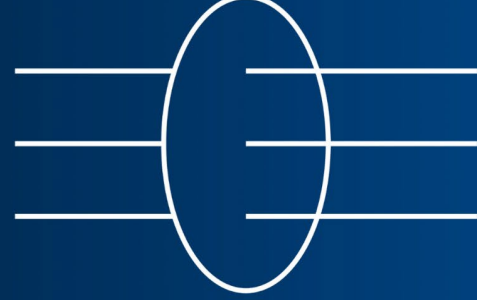


Statement FAQs

For members



What is a Coupe Health statement?

Your Coupe Health statement is a monthly summary of your out-of-pocket medical costs and any outstanding balances. Below, you'll find everything you need to know about receiving, understanding, and paying your statement.

When will you receive your statement?

You will receive your Coupe Health statement **by the 8th of each month**:

- **Online Access:** You will receive an email and/or text notification when your statement is available in the Coupe Health member portal.
- **Mailed Statements:** If you have not opted for paperless billing, you will receive a printed statement by mail a few days after the 8th of the month.

What are the benefits of paying the statement in full?

Employees who pay their full statement balance by the due date will receive a 1.5% credit on their next statement.

Note: This credit does not apply when paying off balances that include prior or outstanding charges.

What if you cannot pay the full balance?

Coupe Health offers **0% financing**, allowing you to:

- Make a minimum monthly payment
- Finance the remaining balance with **no interest**
- Avoid credit checks and credit score impact

Why don't you receive an Explanation of Benefits (EOB)?

The Coupe Health statement now serves as the primary **Explanation of Benefits (EOB)**.

- Providers submit claims to BCBS, and Coupe pays the provider in full. You do **not** pay at the time of service.
- All costs from the previous month appear on the monthly statement.

If a provider still attempts to bill you, ask your provider to call the **Provider Service number** on your member ID card for verification. Providers will only see that they are paid in full and will not see your out-of-pocket costs.

How can you access your statement?

- **Online:** You will receive a notification via email and/or text when your statement is available in the Coupe Health Member Portal at www.CoupeHealth.com.
- **Mail:** If you have not opted for paperless billing, you will receive a printed statement in the mail.

How do you read your statement?

Example Statement Summary:

MONTHLY STATEMENT	
Member ID	
Billing Period	03/01/2021-03/31/2021
Statement Date	04/07/2021
Due On	04/30/2021
ACCOUNT SUMMARY	
Previous Balance	\$4,889.57
Payments Made	\$160.00
Current Charges	\$60.00
Amount Due	\$4,789.57
Minimum Due	\$100.00
New contact information? Please provide your new address, e-mail, or phone number to your HR or Employee Benefits team.	

Key Terms:

- **Previous Balance:** Amount due from the previous billing period.
- **Payments Made:** Any payments applied to the prior balance.
- **Current Charges:** New medical costs incurred during the billing period.
- **Amount Due:** Total balance currently owed.
- **Minimum Due:** The minimum payment required to avoid automatic deductions.

If the **Minimum Due** is not paid by the due date, auto-payments will begin under the Coupe Automatic Payment Program, which ensures the minimum payment is covered each month.

How do you qualify for 0% Financing?

If your employer offers a financing plan, you must complete the Member Financial Onboarding Form (MFOF) during open enrollment. This form is required to:

- Legally qualify for 0% financing
- Set up an authorized payment method

Employees who do not complete the MFOF will automatically be placed in a non-financing option (if available).

How do you pay your statement?

- **Online:** Log into the Coupe Health Member Portal to pay, set up auto-pay, or select a preferred payment method.
- **By Check:** Detach the payment coupon at the bottom of your statement and mail it with a check to: **Coupe Health P.O. Box 80, Des Moines, IA 50301.**

What is the Automatic Payment Program?

The Automatic Payment Program is a Coupe Health feature designed to help you stay current with your healthcare payments. If you do not pay the **Minimum Due** by the statement due date, the program will automatically initiate payments to cover the minimum amount required.

How Does It Work?

1. **Automatic Enrollment:** If you have an unpaid Minimum Due by the due date, the Automatic Payment Program will activate.
2. **Payment Method on File:** The preferred payment method (provided in the Member Financial Onboarding Form (MFOF)) will be used to process the minimum payment.
3. **Monthly Deductions:** Each month, the system will automatically deduct the minimum payment until the full balance is paid off.

How do you stop Automatic Payments?

You are automatically removed from the Automatic Payment Plan once your balance is paid in full. To pay off the balance while in the plan, make an additional payment covering the difference between the **Amount Due** and the **Minimum Due**.

What does it mean to select a Minimum, Maximum, or Manual payment type?

When you select a Min, Max, or Manual payment type in your MFOF, it refers to how your payments are processed within their Coupe Health financing plan.

1. Payment Minimum (Min)
 - You are paying only the Minimum Due each month.
 - If you do not make this payment by the due date, the Automatic Payment Program will deduct the minimum amount using your saved payment method.
 - The remaining balance carries over to the next month, with 0% financing applied.
2. Payment Maximum (Max)
 - You are paying your full statement balance each month rather than just the minimum.
 - By doing so, you avoid carrying a balance and could qualify for the 1.5% statement credit if paid in full and on time.

- No remaining balance is rolled over to the next statement period.

3. Payment Manual

- You are not enrolled in automatic payments and must manually make your payments each month.
- You can choose to pay the minimum, full balance, or another amount over the minimum due, as you prefer.
- If you do not pay the Minimum Due by the due date, you may be automatically enrolled in the Automatic Payment Program to prevent missed payments.

Where can you find your Minimum Due?

The Minimum Due is listed:

- At the top of your Coupe Health Statement
- In the Coupe Health Member Portal

What is the Member Financial Onboarding Form (MFOF)?

The MFOF is a legal requirement for 0% financing. You must:

- Sign the MFOF
- Provide a valid payment method

Without the MFOF, you cannot participate in 0% financing.

What happens if you don't pay your Minimum Due?

If the **Minimum Due** is not paid by the due date, the Automatic Payment Plan will start, ensuring payments continue:

- The minimum payment will be deducted automatically each month.
- Payments will be made using the account provided in the MFOF.

Note: You must authorize a valid payment account through the MFOF to enroll in a Coupe Health Financing Plan.

Statement Reconciliation Process and Review


- 1) On the third page of your financing statement, the claims that have processed in a finalized state will post to the monthly statement section in the below format.

COUPE		MONTHLY STATEMENT				PO Box 80 Des Moines, IA 50301			
Date of Service	Claim ID	Patient Name	Service	Provider	Charges	Discount	Allowed Amount	Paid Amount	Your Copy

- 2) Claims noted on the financing invoice can be reconciled against the EOB's produced in the Coupe portal.

How to view your EOB: Log-In, Visit 'Claims' tab, select recent claim, then select 'View EOB' and you Explanation Of Benefits will open in a new window.

Statement Breakdown:

MONTHLY STATEMENT	
1 Member ID	Z123456789010
2 Billing Period	01/01/2025-01/31/2025
3 Statement Date	02/07/2025
4 Due On	02/28/2025
ACCOUNT SUMMARY	
5 Previous Balance	\$300.00
6 Payments Made	\$300.00
7 Current Charges	\$320.50
8 Amount Due	\$320.50
9 Minimum Due	\$100.00
AUTOPAY VIA PAY ACCOUNT	
OUT-OF-POCKET MAXIMUM	
	
● OOP Spent \$300.00	● OOP Remaining \$2,000.00

- 1 Member ID:**
Your unique identifier, also found on your member ID card.
- 2 Billing Period:**
The period of time this statement covers. Any costs incurred during this time will show up on your statement.
- 3 Statement Date:**
The date your statement is available to you.
- 4 Due On:**
You must make a minimum payment by this date to avoid automatic deductions.*
- 5 Previous Balance:**
The amount due from the previous billing period.
- 6 Payments Made:**
Any payments applied to the prior balance.
- 7 Current Charges:**
New medical costs incurred during the billing period.
- 8 Amount Due:**
Total balance currently owed. This includes any previous balance and any new charges incurred.
- 9 Minimum Due**
The minimum amount you must pay to avoid automatic deductions.*
- 10 Out-of-pocket Max:**
How much you have spent out-of-pocket and how much more you will need to spend out-of-pocket before your insurance will start to pay for covered healthcare costs.

* Please contact a Health Valet if you are unable to make a minimum payment by this date.

Still have questions?

Contact your Health Valet using the number on the back of your ID card.