

# Coupe Provider Ranking Comparison




## Urgent Care Example:

After twisting his ankle on a morning run, Jordan, a 36 year old male uses his Coupe Health app to quickly find a nearby urgent care provider to evaluate his twisted ankle.

He's seen quickly, receives an X-ray on-site which is bundled with his urgent care copay, and is diagnosed with a moderate ankle sprain.

The urgent care provider recommends follow-up care, so Jordan returns home, and logs on to his Coupe portal and selects a green primary care physician (PCP). The PCP refers him to a green orthopedic specialist for a final evaluation. The specialist confirms the diagnosis and recommends five weeks of physical therapy.

Below is an example of Jordan's claims summary based on whether he chooses a green, yellow, or red provider.

Claims Summary					
Date	Service	Patient Name	 Green Copay	 Yellow Copay	 Red Copay
01/11/25	Urgent Care Visit	Jordan Jacobs	\$100	\$100	\$100
01/11/25	X-Ray	Jordan Jacobs	\$0	\$0	\$0
01/18/25	PCP Visit	Jordan Jacobs	\$25	\$50	\$80
01/24/25	Specialist Visit	Jordan Jacobs	\$35	\$70	\$100
02/1/25	PT Visit	Jordan Jacobs	\$35	\$70	\$100
02/9/25	PT Visit	Jordan Jacobs	\$35	\$70	\$100
02/16/25	PT Visit	Jordan Jacobs	\$35	\$70	\$100
02/24/25	PT Visit	Jordan Jacobs	\$35	\$70	\$100
03/01/25	PT Visit	Jordan Jacobs	\$35	\$70	\$100



Jordan would save \$445 by going to green providers instead of red, or \$310 instead of yellow.

Please note: In the Coupe Health HDHP, the deductible must be met before copay ranges apply.

## Chiro/ PT Example:

Ryan, a 40-year-old male, recently injured his back while playing a friendly game of soccer with his friends. He slipped on wet grass and felt a sharp pain in his lower back. As a Coupe member, Ryan knows how easy it is to find a specialist who can help him. He uses the app to search for a high-quality provider and makes an appointment with an orthopedic specialist, Dr. James. At his first appointment, Ryan has some done and receives a thorough physical exam. Dr. James determines that further testing is needed to understand the extent of the injury and refers Ryan to have an MRI completed. Ryan engages with the Coupe Health valet team to find a facility close to his home where he could the MRI done.

Based on his MRI results, Dr. James concludes that Ryan has a herniated disc. To address this, Ryan is referred to a chiropractor for one round of chiropractic care to help alleviate his pain and improve his mobility. Additionally, Dr. James recommends six sessions of physical therapy to rehabilitate Ryan's back and strengthen his core muscles. Below is an example of Ryan's claims summary based on whether he chooses a green, yellow, or red provider.

Claims Summary					
Date	Service	Patient Name	 Green Copay	 Yellow Copay	 Red Copay
04/10/25	Specalist Visit	Ryan Larson	\$35	\$70	\$100
04/12/25	Outpatient MRI	Ryan Larson	\$400	\$600	\$900
04/18/25	Chiropractor Visit	Ryan Larson	\$35	\$70	\$100
04/25/25	Outpatient Therapy (PT)	Ryan Larson	\$35	\$70	\$100
04/27/25	Outpatient Therapy (PT)	Ryan Larson	\$35	\$70	\$100
05/02/25	Outpatient Therapy (PT)	Ryan Larson	\$35	\$70	\$100
05/04/25	Outpatient Therapy (PT)	Ryan Larson	\$35	\$70	\$100
05/09/25	Outpatient Therapy (PT)	Ryan Larson	\$35	\$70	\$100
05/16/25	Outpatient Therapy (PT)	Ryan Larson	\$35	\$70	\$100

Ryan would save \$1,020 by going to a green orthopedic surgeon instead of red, and \$480 instead of yellow.

# Routine Labs Example:

Jenna is a 45-year-old female who has been experiencing symptoms of fatigue, weakness, dizziness, and shortness of breath for multiple weeks. Determined to understand why she feels so poorly, Jenna decides to use her Coupe app to find a high-quality primary care provider (PCP).




Jenna schedules an evaluation with Dr. Jones to discuss her recent symptoms.

During the PCP appointment, Dr. Jones refers Jenna to have her labs done to determine if she is at risk for anemia. The facility where Dr. Jones practices is equipped for lab testing so Jenna gets her labs done on the same day.

Upon reviewing the results, Dr. Jones calls Jenna to tell her she has been diagnosed with anemia.

A few days later, Jenna sees Dr. Jones for a follow-up visit.

Below is an example of Jenna’s claims summary based on if she chooses a green, yellow, or red provider.

Claims Summary					
Date	Service	Patient Name	 Green Copay	 Yellow Copay	 Red Copay
04/10/25	Primary Care Visit	Jenna Sanders	\$25	\$50	\$80
04/10/25	Routine Labs*	Jenna Sanders	\$0	\$0	\$0
04/16/25	Primary Care Visit	Jenna Sanders	\$25	\$50	\$80

\*Jenna’s lab copay is bundled into her PCP copay because she received both services on the same day and at the same facility. **Important Plan Disclosure:** Anytime labs are same DOS as the office visit, bundling occurs even if sent offsite or drawn offsite.

Jenna would save \$110 by going to a green primary care provider instead of red, and \$50 instead of yellow.

## Still have questions?

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