Frequently Asked Questions (FAQ)

SimplePay Health Plan Questions

What is the website for SimplePay Health? How can I obtain specific physician, procedure, and cost information?

    Answer: www.simplepayhealth.com. Access your SimplePay Health Pro at healthpro@simplepayhealth.com or by calling **1-800-606-3564** to obtain physician and cost information.

What are the service hours for the Health Pro?

    Answer: Monday – Friday 8am to 8pm Central Standard Time

What do I do when I'm travelling to ensure I see in-network providers?

    Answer: When traveling, we recommend you follow a similar process as while you are home before obtaining services. Contact the SimplePay Health Pro or use the app to find in-network providers and identify the Tier level and your member copay.

Is the plan available for out-of-state dependent children in college?

    Answer: Yes. The Aetna Open Choice PPO network is a national network. You may access participating providers on the Aetna website by following search instructions in the Enrollment Guide or benefits website. We highly recommend you contact the SimplePay Health Pro or use the app to find in-network providers in Tier 1 to pay the lowest copays.

How are emergencies handled?

    Answer: For emergencies, members pay a $500 copay for any hospital. In the event the member is admitted to the hospital, the $500 copay is waived and the applicable inpatient hospitalization copay applies. However, if a member is admitted to a Tier 3 hospital, the Tier 2 copay is charged.

Many Target retail stores include CVS pharmacies inside. When I go to a Target retail store with a CVS pharmacy inside, is it the CVS copay or the lower copay that applies?

    Answer: The CVS copay would apply for medications purchased at CVS pharmacies within Target.

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What if the provider bills me at the time of service? What if there is a discrepancy between what the provider says I owe and the SimplePay mobile app copay?

> **Answer:** In the event there is a question or you receive a bill from a provider, please contact your SimplePay Health Pro at **1-800-606-3564**.

Who decides what tier a provider is on?

> **Answer:** SimplePay Health has an extensive data analytics platform with data on billions of health plan claims. This data platform facilitates the sorting of providers into Tiers 1, 2, and 3.

What % of providers accept this plan?

> **Answer:** SimplePay Health utilizes the Aetna National network which is an extensive national network. We do not anticipate there being instances in which members cannot access an in-network provider. However, the Health Pro is the best resource if this situation arises.

How do I find out if my doctor is in the new plan?

> **Answer:**
> - Visit https://www.aetna.com/individuals-families/find-a-doctor.html
> - Under "Guests" click on "Plan From an Employer."
> - Then, under "Continue as a Guest," enter your location and click the "Search" button.
> - Select "Open Choice PPO" under "Aetna Standard Plans" and then click "Continue."
> - Or, Contact the Health Pro. The Health Pro can also confirm the Tier level(s) of your physician(s).

Can coverage for testing or procedures be denied?

> **Answer:** Yes. In the event a procedure or test is not medically necessary or excluded, it will be denied.

How do we sign up for the SimplePay Health App to get a login?

> **Answer:** After Open Enrollment, you will be enrolled in the SimplePay Health plan. Once enrolled, you'll be able to download the app. In the meantime, you may contact the HealthPro via phone at **1-800-606-3564** or healthpro@simplepayhealth.com to obtain physician and financial information.

When going to a pharmacy like Wal-Mart, will the pharmacists be able to confirm the prices that the app is telling us?

> **Answer:** Pharmacists are not able to see the copay associated with members SimplePay Health plan. They can only confirm benefits. Members will have the ability to confirm the copay for their medication by either contacting Health Pro or using the "Prescription Lookup Tool" on the portal when the plan is active. This tool will allow members to type in their medication and it will populate the copay at the different pharmacies.

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Do the copays go towards the Out-of-Pocket?
> **Answer:** Yes

What if my doctor is not in the Aetna Open Choice PPO network?
> **Answer:** The SimplePay Health plan provides in-network coverage only.

Are Quest and LabCorp Tier 1 lab providers?
> **Answer:** Yes.

In the event a PCP performs lab work in his office, is only the PCP copay applicable?
> **Answer:** Yes. If lab work is performed the same day as the office visit, only one bundled office visit copay applies. If lab work is done on separate days, separate copays apply.

Please explain the benefits for diabetic members.
Answer: SimplePay diabetic supplies are covered at 100% under the medical plan when medically necessary. Members will receive their insulin through the pharmacy plan and can work with the Health Pro to determine the cost for their specific insulin. Members who enroll in Livongo will receive a free glucometer and test strips. The Health Pro can assist with enrollment in Livongo. Additionally, information and enrollment instructions for Livongo will be available on the SimplePay member portal.

Are there any fees associated with online or credit card payments of the SimplePay statement?
> **Answer:** No. No fees.

Are there any pre-existing conditions that are not covered?
Answer: No.

What are my payment options for my SimplePay Health Statement?
> **Answer:**
1. Pay the **entire statement** by the due date to **receive the 1.5% credit** to use on future statements.
2. Pay the **minimum balance** by the due date.
3. **Pay nothing by the due date**. At that point, you will be enrolled into the zero-interest financing with payments made via payroll deduction. You have the option to pay the monthly payments using another account. The duration of the zero financing is based on the statement amount. For example, for balances equal to or above $2,000, 12-month financing is available.

Does the SimplePay Health portal offer autopay?
Answer: Yes.