

Coupe Health plan

Frequently asked questions

What is Coupe Health™?

Coupe Health is a copay-only health plan option offering access to the Anthem Blue Cross and Blue Shield broad network of providers. It provides a simple experience with cost certainty.

What are the main ways Coupe Health is different than other health plans?

- All healthcare services have a fixed price like a copay. Copays are lower for higher-quality providers also known as Tier 1 providers.
- You pay your out-of-pocket costs to Coupe Health, not to your doctor, hospital, or pharmacy.
- You will receive an Explanation of Benefits (EOB) and pay your bill with no surprises.

I previously had an Anthem plan. What are the differences between my previous plan and the Coupe Health plan?

With the Coupe Health plan, you will still have access to the same network of providers as your previous Anthem plan. Here are the key differences:

- **New app and website:** You will access your medical plan information through the Coupe Health app or coupehealth.com.
- **Fixed copays:** All healthcare services have a fixed price like a copay for your out-of-pocket costs. Copays are often lower for higher-quality Tier 1 providers.
- **Centralized payments:** You pay your out-of-pocket costs directly to Coupe Health, not to your doctor or hospital. This means you won't need to make payments at each visit or service.

What is tiering and what criteria does Coupe Health use to tier providers?

Coupe Health uses a comprehensive system to tier healthcare providers. This ensures you get access to high-quality care while managing costs effectively.

Criteria for tiering

Providers are evaluated based on several critical metrics:

- **Medical board certification:** Ensures providers meet high standards of practice.
- **Patient outcomes:** Examines the effectiveness of treatments and patient recoveries.
- **Readmission rates:** Lower rates indicate better initial care and fewer complications.
- **Malpractice history:** Tracks legal claims to assess risk and reliability.
- **Operating efficiency:** Measures how well providers utilize resources to deliver care.
- **Physician years of experience:** Considers the length of time providers have been practicing.

Tiers breakdown

Providers are stratified into three tiers:

- 1 Tier 1:** Represents high-quality and low-cost options. These providers are known for excellent patient outcomes and efficiency, which ultimately reduce overall healthcare costs.
- 2 Tier 2:** Includes providers who meet standard quality metrics but may not consistently exceed them.
- 3 Tier 3:** Comprises providers who meet minimum acceptable standards but may have higher costs or less efficient care practices.

Why tiering matters

Tiering helps you make informed choices about your healthcare:

- **Cost savings:** Opting for Tier 1 providers often results in lower out-of-pocket costs.
- **Quality care:** Higher-tier providers generally offer better care, which can lead to faster recoveries and fewer complications.
- **Simplified payments:** With fixed copays associated with each tier, you have predictable costs.

You can find information about tiers and provider quality through the Coupe Health member website or by contacting a Coupe Health Valet. This tiering system is designed to guide you toward the best care while managing your expenses effectively.



Who decides what tier a provider is in?

Provider tiers are determined based on extensive data analytics, including quality, care efficiency, and patient experience.

What are some helpful tips I should know before I start using my Coupe Health plan?

- Inform your doctor that you have a Coupe Health plan through Anthem.
- Download the Coupe Health app or visit coupehealth.com and set up your account.
- To see out-of-pocket costs, use the app, website, or contact a Health Valet.
- Pay charges that have posted to your statement and note that some charges may be processed several months later.
- Update your payment method by completing this form: acap.secureconduit.net/coupeselectcardorbank/new

How do I look up a doctor and obtain procedure and cost information?

Log in to coupehealth.com. Under the **Benefits** tab, select **Find A Doctor and Compare Costs**. You can also ask your Coupe Health Valet at HealthValet@CoupeHealth.com or call the Member Services number on the back of your Member ID card.

How do I look up a doctor?

In the member portal, choose the **Benefits** tab, then choose **View All**, and select **Find A Doctor and Compare Costs**.

Tip: Any family member can be selected to proceed. Selecting *Office Visit for New Patient* will pull results for any expected visit.

Where do I find a provider's office visit or copay cost?

After entering the location and search fields, the provider's out-of-pocket cost, office hours, and exact location will appear.

Tip: Select **Details** on the provider's profile card for more information.

How do I look up the cost for a procedure or surgery?

Use the *Find A Doctor and Compare Costs* card and select the procedure type. Proceeding through the location and search fields will reveal a physician's cost.

Tip: Select **Details** to see facility costs where the physician performs the procedure.

How do I look up a counselor or therapist?

Counselors and therapists may be listed under LPCC or LFMT in the search tool.

How does the non-financed model work?

You pay at the time of service and receive EOBs and provider bills, which you pay directly.

How can I pay my Coupe Health statement?

Online: Log in to the Coupe Health member portal, navigate to *Claims and Statements*, and follow the prompts to pay.

Check: Detach the payment coupon from your statement and mail it with your check to: Coupe Health, P.O. Box 80, Des Moines, IA 50301.

Can coverage for testing or procedures be denied?

Yes, if a procedure or test is not medically necessary or excluded, it will be denied. Ensure your provider verifies any precertification requirements.

Do the copays go toward the out-of-pocket maximum?

Yes, in-network out-of-pocket amounts count toward the maximum. Out-of-network amounts do not count.

Are there any fees associated with online or credit card payments of the Coupe Health statement?

No, payments and payment plans to Coupe Health have no fees.

Is Coupe compatible with HDHP and HSA plans?

Yes, Coupe Health is available on a first dollar and qualified HDHP basis.

Is there someone I can call for my questions regarding the Coupe Health plan?

Yes. The Coupe Health Valet Team is available during Open Enrollment to answer your questions. Contact them via email at HealthValet@CoupeHealth.com or call the Member Services number on the back of your ID card.

Their hours are Monday through Friday, 8 a.m. to 8 p.m. CST.



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