

Frequently Asked Questions

Group Requirements

Is there a minimum group size?

To qualify for Paytient through the Missouri multiple employer welfare arrangement (MEWA) model, employers must have 2–50 eligible employees enrolled in the Chamber Benefit Plan medical plan, must be domiciled in Missouri, and must be a member of the Missouri Chamber of Commerce and Industry or their local affiliated chamber of commerce.

Who is eligible?

Paytient is offered to members who are enrolled in the Missouri Chamber Benefit Plan offered by the Missouri Chamber of Commerce and Industry and Anthem Blue Cross and Blue Shield.

Cost & Credit Limit

Is this truly free for both employers and their employees?

Yes! The cost of offering Paytient is covered for employers by the Missouri Chamber of Commerce as part of the Missouri Chamber Benefit Plan. For members, this means no interest or fees for using the Paytient card. Employees receive a revolving line of credit for out-of-pocket medical expenses which they pay back over time via their personal bank account or health savings account (HSA).

Is a credit check required?

No. There are no credit checks required. Upon activation, members will answer a few short financial wellness questions such as income and expenses to ensure compliance with federal and state lending regulations. 1-2 members per 100 may not be able to access the service due to applicable federal and state regulations. Declined eligible individuals can reapply for access to Paytient after 45 days.

What is the credit limit for Paytient via MEWA?

The credit limit for MEWA is \$1,000 for employee-only plan enrollees and \$2,000 for employee + dependent(s) enrollees.

Who pays when a member swipes the card?

Paytient funds the cost of the transaction at the time of service through our banking partner.

Are employers responsible for their members' balances?

Members repay their balance directly to Paytient using their personal bank account or HSA. After swiping their card to pay for an eligible medical or pharmacy expense, the member is notified to set up a repayment plan that best suits their needs. If a member is no longer employed with the sponsoring organization or becomes otherwise ineligible during repayment, they are still responsible for their outstanding balance.

Frequently Asked Questions

Using Paytient

How is this benefit communicated to members?

On launch day, all eligible members will receive an email from Paytient inviting them to create their account. Throughout the onboarding process, they will receive follow-up emails with useful tips and information about how and where to use their Paytient card. But don't worry, we never spam! All of our email journeys are dynamic, time sequenced, and behaviorally-driven to ensure we deliver the right message at the right time, without all the annoyance.

We also provide a Digital Toolkit that includes ready-to-use marketing materials employers can leverage to promote Paytient internally.

Can members chat directly with Paytient?

Yes! We have an in-app chat feature that allows members to contact our customer support team directly.

How do you monitor where members are using the card?

We have merchant safeguards in place to ensure that members are using their Paytient card for healthcare-related expenses in approved categories.

What happens if a member leaves with an outstanding balance?

The employer is never at risk. Paytient will work with members directly on any outstanding balances. We do not report to credit agencies, so there is no negative impact to a member's credit score.

How does this work with an HSA/ FSA?

Paytient is complementary to existing health spending/ saving accounts, enhancing each in slightly different ways:

HSA: Paytient can serve as an upfront payment method at the point of care to either protect HSA savings for future use or to bridge the gap in anticipation of future HSA savings contributions. When members use their HSA to pay off their Paytient balance, they're better able to capitalize on the triple tax advantage of their HSA.

Note: for Employers who do not fund their employees' HSA, Paytient can act as an alternative solution to the HSA seed.

FSA: Members use Paytient alongside their FSA and/or after funds are depleted to reduce reliance on credit cards.