

Paytient: Key talking points for brokers

Paytient is an HPA.

Paytient is a new type of benefit called a Health Payment Account (HPA), which helps members access and afford care. With Paytient, members can tap into a small line of credit to pay out of pocket costs upfront. After a transaction, members can choose an interest-free payment plan that fits their budget, which can then be repaid via their bank account or HSA account.

This is not another buy-now-pay-later solution.

Paytient provides a revolving line of credit on a Visa card that members can use to pay out of pocket medical and RX expenses. If members find themselves in a situation where they need a small line of credit, they can access their Paytient account and their virtual card is ready instantly. There is an app, too.

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

Paytient is interest-free, fee-free, and requires no credit check.

Members are never charged any fees for having or using a Paytient card, and the price they are charged for their care or pharmacy expenses is the balance they will repay to Paytient; never a cent more. However, Paytient is legally required to ask a couple of questions regarding members' ability to pay during sign up, but this does not involve doing a soft or hard pull on members' credit.

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.

It's offered free to Missouri businesses and their people through the Missouri Chamber Benefit Plan.

The cost of offering Paytient is covered for employers by the Missouri Chamber of Commerce and Industry as part of the Missouri Chamber Benefit Plan.

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 offered by the chamber and Anthem Blue Cross and Blue Shield,

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.

Employers are never responsible for their people's balances.

Members repay their balance directly to Paytient using their personal bank account or HSA account. 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.

Some of the most recognizable names in business and healthcare offer Paytient to their own people.

Paytient is trusted by organizations such as Cigna, Best Buy, Humana, CVS Health, United Healthcare, Hyatt, and more. Employers give Paytient a 90+ Net Promoter Score.

Paytient is vetted and trustworthy.

Paytient partners with insurers such as Anthem Blue Cross and Blue Shield, Centene, and Aetna, and powers 40% of Medicare Prescription Payment Plans. The Paytient Visa® Credit Card is issued by Commerce Bank, Member FDIC.

Members love Paytient, too! They've given Paytient an average rating of 4.98 out of 5 stars through more than 3,500 reviews on Trustpilot.

We're a Missouri business, too!

We are proud to be headquartered in Columbia, MO, as we help build towards a healthier Missouri and nation for us all.

Spreading the word is easy.

Paytient offers a helpful free toolkit of ready-to-use marketing materials employers can leverage to promote this benefit among their people. Direct your clients to paytient.com/cbp-toolkit to download.