

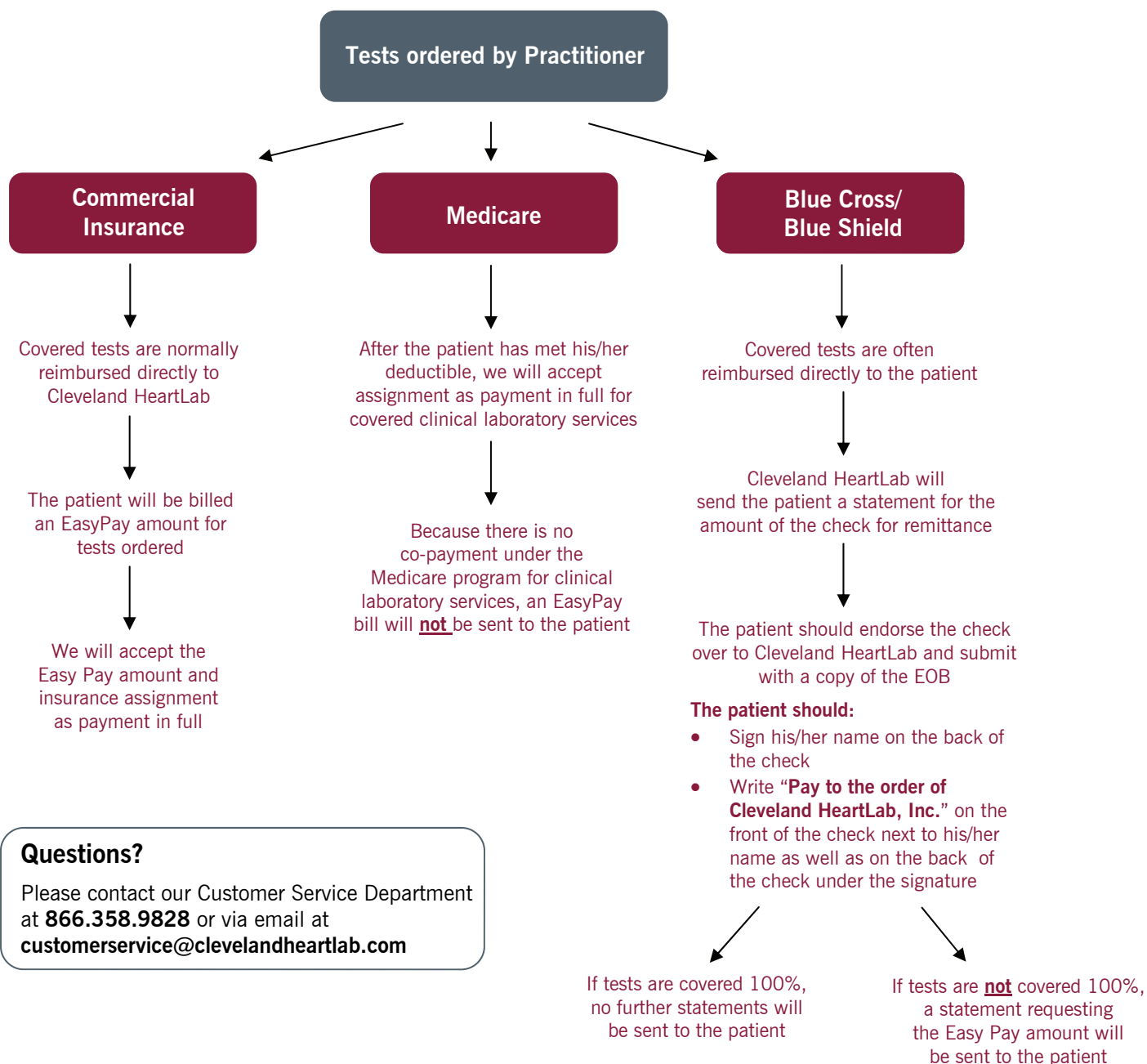
Understanding the EasyPay Program



What is the EasyPay Program?

Cleveland HeartLab designed the EasyPay Program to assist patients by capping their co-pay and non-covered expenses. This program allows a patient to remit his/her coinsurance responsibility before their insurer's Explanation of Benefits (EOB) at a very low fixed price for each test conducted at our lab. This very low fixed price is called the EasyPay price, and represents our estimate of the likely patient coinsurance out-of-pocket expense after insurance remittance with an early payment discount applied. EasyPay payments are applied to a patient's deductible responsibility and are limited to \$500 for any individual encounter.

What is the EasyPay process with my insurance provider?



Questions?

Please contact our Customer Service Department at **866.358.9828** or via email at customerservice@clevelandheartlab.com

Understanding the EasyPay Program



Frequently asked questions regarding billing

- **How will the patient know that his/her insurance company has paid Cleveland HeartLab?**

The patient will receive an Explanation of Benefits (EOB) from his/her carrier explaining how they handled the claim from the clinical laboratory services submitted. This is **NOT A BILL** but rather an explanation to the patient as to how the insurance company processed the services based on his/her individual insurance plan.

DO NOT remit any monies to Cleveland HeartLab even if the EOB lists the charge as the patient's responsibility.

- **How will the patient know if he/she has a balance with Cleveland HeartLab?**

The patient will receive an EasyPay bill from Cleveland HeartLab at a discounted rate. We do not bill patients for what the insurance may show on the EOB.

- **Why do EOB's from Cleveland HeartLab show higher amounts than EOBs received from other clinical laboratories?**

Cleveland HeartLab is out of network with the insurance company so there may be higher charges. Please note that Cleveland HeartLab will not bill the patient those higher charges, but rather a discounted EasyPay amount.

- **Blue Cross/Blue Shield insurance sometimes sends a check directly to the patient. If this happens, what should the patient do?**

If the patient receives a check directly from Blue Cross/Blue Shield for clinical laboratory services provided, he/she should endorse the check over to Cleveland HeartLab and send it to the following address:

**Cleveland HeartLab, Inc.
P.O. Box 76150
Cleveland, OH 44101-4755**

- **If a patient has a question about a bill or an EOB, who should they call?**

They should call our Customer Service Department at 866.358.9828 and speak to one of our representatives. They will help the patient with any questions he/she may have.

**We appreciate your business and are dedicated to making
your experience with us a pleasant one!**