

Click-to-Pay Overview

Click-to-Pay is a feature that integrates health plan claims from NCAS with participants' healthcare accounts and allows them to quickly pay or receive reimbursement for their portion owed. Click-to-Pay adds a significant amount of convenience to the usually complicated task of paying for healthcare with the following features:

- Allows participants to issue payments or reimbursement for their portion owed
- Enables participants to see health plan claims and healthcare fund information in one online location
- Eliminates the need for participants to submit documentation for claims reimbursed from a Flexible Spending Account (FSA) or Health Reimbursement Arrangement (HRA) for health plan claims

How does Click-to-Pay work?

Each time a claim hits a participant's health plan, ConnectYourCare receives the claim electronically from NCAS. The claim will appear in their online healthcare account so the participant can view it and take action.

What choices do employers have to customize Click-to-Pay?

ConnectYourCare offers customization options for our Click-to-Pay product. During employer set-up, the employer has the following option:

Auto-Pay Options— Employers have the option to offer employees the Auto-Pay feature, which automatically pays claims as they appear in their accounts.

1. No Auto-Pay Option—Employees do not have the option of turning Auto-Pay on or off; it is permanently set to off and each claim must be reviewed before being paid. Participants have the payment flexibility outlined on the next page.
2. Auto-Pay Option—Employees have the option to turn the Auto-Pay option on or off. Participants may switch their setting at any time, but all claims will be paid according to the current setting.
 - **Auto-Pay On**— Turning on Auto-Pay automatically reimburses participants each time claims appear their accounts. This setting gives participants the most convenience.
 - **Auto-Pay Off**— With the Auto-Pay setting turned off, participants must review each claim and decide on payment options. This setting gives the participant more flexibility in payment options;. see the next page for more information about payment flexibility.

Payment Flexibility

With Auto-Pay setting turned off, participants must review each claim and decide whether to pay it, and who to pay, if offered by the employer. Additional payment flexibility includes:

- Partial Payment — Participants may reimburse UP TO the full amount of their portion of the claim, and can choose to pay less than the full amount. For example, if an employee's portion of a claim is \$40, she may choose to reimburse herself \$40 or \$25, or any amount up to \$40.



Click-to-Pay Details

How do employees use Click-to-Pay ?

Depending on the employer set customization choices, participants will follow these easy steps to use Click-to-Pay.

1. Log into the online healthcare account.
2. Click “Health Plan Claims” under “Claim Center” in the Quick Links section of the Home page.
3. If the employer offers the Auto-Pay Option, employees will choose whether to turn Auto-Pay on or off. If Auto-Pay is on, all claims will be reimbursed automatically, according to the employer’s pre-set reimbursement schedule. This setting can be changed at any time.
4. If Auto-Pay is off, health plan claims that are ready to be paid will display prominently on the Home page. To pay these claims, employees will simply:
 - Click on the health plan claim to view the claim details.
 - Decide to pay or not pay the claim, who to pay (if offered by the employer), and the amount to pay. Claims not paid immediately can be filed for future payment.
 - Review and confirm payment. The payment reimbursement will be issued to the participant or the provider according to the employer’s pre-set reimbursement schedule.

The screenshot displays the ncas (The Team Approach to Benefit Administration) website interface. The main content area is titled "Health Plan Claims" and shows details for claim #31950. The interface includes a navigation menu with options like "My Account", "Claim Center", "Consumer Tools", "Communication Center", and "FAQs". A sidebar on the left provides a "Claim Center" menu with options to "Add New Claim", "Health Plan Claims", and "View Reimbursement Schedule".

Claim Charge Details for Claim #31950

Date of Service	Vendor/Provider	Submit Date	Service For
05/15/2007	Dr. Mike Jones	06/02/2007	Brown, Ryan

Description

Claim Amount	Approved Amount	Reimbursed	Not Yet Reimbursed
\$41.28	\$41.28	\$0.00	\$41.28

Billed Amount: \$240.00
Health Plan Claim Id: 2070873674900

Co-Insurance Amount: \$41.28
Co-Payment Amount: \$0.00

Customer Service Note

Service Type: Health Plan Claim

Health Plan Claim Summary

Date of Service	Vendor/Provider	Submit Date	Claim Amount
05/15/2007	Dr. Mike Jones	07/16/2007	\$41.28

Pay To:

- Ryan Brown
- Dr. Mike Jones

Buttons:

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