



Redirect Health®

# Broker Guide

2023 Group, Individual & Family Plans



**AFFORDABLE and 24/7 ACCESSIBLE**  
**Full-Solution Virtual-First Health Plans**

For Brokers serving Small Businesses, Entrepreneurs and  
People who can't afford their employer's insurance

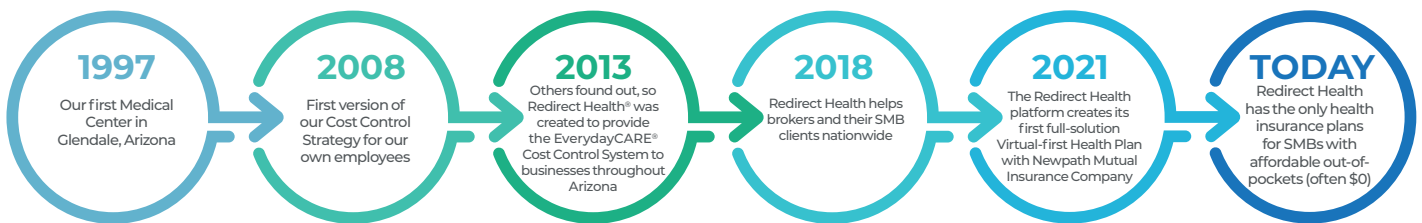
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Hello,

At Redirect Health, we are driven by a clear mission: to provide Simple and Truly Affordable Healthcare for EVERYONE. Our approach involves virtual-first health plans that prioritize 24/7 accessibility, with a focus on reducing premiums, deductibles, and out-of-pocket costs for end-users. As a Redirect Health partner, you have the opportunity to offer savings to your small to medium-sized business clients while providing them with a health plan that their employees can actually afford to use.

We understand the importance of thoughtful collaboration and thinking differently if we are going to be successful with our mission and goal. By leveraging Redirect Health's unique expertise and combination of nationwide medical and TPA licenses, our Cost Control System eliminates many unnecessary activities and expenses and streamlines the remainder. Your clients have the very best opportunity to keep annual increases under 5%. And their employees and their families will love the convenience of getting their primary care, labs, x-rays, and even chiropractic services with low copays. And when expensive medications, surgeries, and hospitalizations are needed, that's when they will be glad they have Redirect Health to guide them and protect both their time and their money.



### Too good to be true?

Yes, it would be — if you and Redirect Health were doing it the same way as it has usually been done. But with Redirect Health, you immediately have the experience of 25 years and over 3.5 million virtual and in-office medical appointments when you introduce your clients. It would be great to work with you as you grow your agency business. And it would be a pleasure helping your SMB clients finally offer a health plan they can use to attract and retain the workers they need to manage and grow their businesses. Most importantly, helping people who might never have imagined being able to afford healthcare for their families... that's when the reward becomes difficult to measure.

Let's talk about how a Redirect Health plan could benefit some of your clients and how we can support your agency. We look forward to speaking with you!

Regards,

**Dr. Janice Johnston,**  
Chief Medical Officer & Co-Founder

**Dr. David Berg,**  
CEO & Co-Founder

**Paul Johnson,**  
President & Co-Founder



# What is EverydayCARE®

## Accessing Care on Your Schedule

With EverydayCARE® you can help your clients save big on healthcare costs. It's all possible because of how Redirect Health streamlines the healthcare journey using at-your-fingertips technology. This is healthcare as it should be.

Plans are app-based and virtual-first. Access care anytime, from anywhere, 24/7/365, in English and Spanish.



### Speak with a Medical Provider

Schedule a time convenient for you, 24/7/365



### Access your ID Card(s)

View and update your ID and membership information



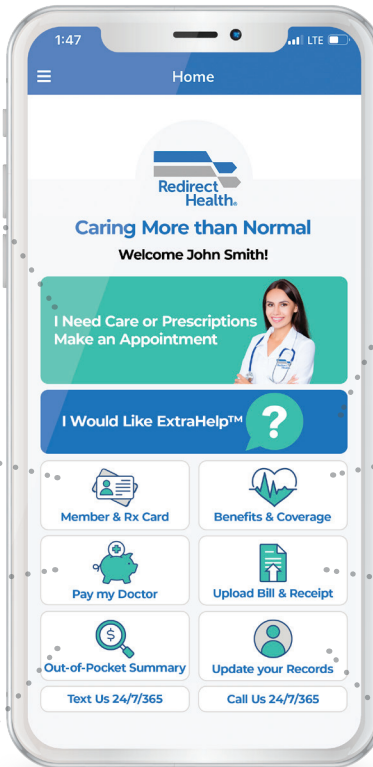
### Pay my Doctor

Even help your doctor get paid fast



### Out-of-Pocket Summary

Easily submit to request an overview of all your Out-of-Pocket costs



### Submit an ExtraHelp™

Fast-track any question or concern



### Access Plan Details

View benefit information or ask a question



### Upload Bill & Receipt

Upload a picture of any bill or receipt you may receive



### Update your Records

Add a dependent, request a new doctor or prescription, and more

Everything you Want in a Healthcare App – [RedirectHealth.com/app](https://RedirectHealth.com/app)



# How It Works For Members

## HEALTHCARE AT YOUR FINGERTIPS



1

### Hit-the-Ground Running Program

Get set up and get a head start on obvious needs before the plan starts.

2

### Use the Redirect Health Member App

Use the Member App anytime, 24/7/365. Members can schedule a call with a Redirect Health primary care provider for free. Notify our team of upcoming appointments to get the lowest possible copays. Fill a prescription. Or submit an ExtraHelp™ ticket for issues that get off track.

3

### Coordinate Care – Virtual-First

Start care conveniently without having to take time off work or unnecessarily travel. Members simply choose a time and a Redirect Health provider will give them a call. We make it easy to get referrals and pay the right amounts.

4

### Navigate the Healthcare System

We will expertly guide our members through the healthcare system, making sure they receive the CARE they need without spending more time or money than necessary. We'll work together to minimize stress and make the process as smooth as possible.

5

### Follow-Up

Follow-up is an important part of a member's healthcare journey. Sometimes, treatment may not have the desired effect, or there may be additional questions or concerns. Let's work together to address these situations and ensure that everything is resolved.

# Overview of Healthcare Plans



Redirect Health’s collaboration with our various partners creates the right kind of health plan for different sizes of small and medium sized businesses. Newpath Mutual Insurance is a Utah-licensed group captive insurance company. Newpath Medical Inc is a Wyoming-registered Medical Cost Share. Statesman Insurance is a Delaware- licensed Special Purpose Captive insurance company.

Market	Product Name	Type of Risk Pool	Risk Partner
Individuals and families	iEverydayCARE® iEverydayCARE® Hospitalization	Cost Share	NewPath Medical Inc
2 - 19 employees	EverydayCARE® EverydayCARE® Hospitalization	Hybrid	NewPath Mutual Insurance NewPath Medical Inc
20 - 200+ employees	EverydayCARE® EverydayCARE® Hospitalization	ERISA Mutual	NewPath Mutual Insurance
50 - 5,000 employees	EverydayCARE® EverydayCARE® Hospitalization EverydayCARE® Hospitalization Plus	ERISA Mutual	Statesman Insurance

# EverydayCARE® Group Plans | Newpath



**newpa+h**  
Medical

**2 to 19 Eligible Employees\***

This plan is perfect for small businesses looking to boost their recruitment and retention and does not employ too many employees with pre-existing conditions. This plan meets the penalty A guidelines of the ACA.

**newpa+h**  
MUTUAL

**20 to 200+ Eligible Employees\***

This plan is a great fit for businesses that are looking to see significant savings on commercial health insurance options who want to control year-over-year rate increases. This plan meets penalty A and B guidelines of the ACA.

## Pricing Details

## EverydayCARE® Hospitalization

## EverydayCARE®

<b>EverydayCARE® 2 to 19 ACA Compliance</b> Satisfies Penalty A (MEC)	✓	✓
<b>EverydayCARE® 20 to 200+ ACA Compliance</b> Satisfies Penalty A (MEC) & Penalty B (MVP)	✓	<b>Satisfies Penalty A</b>
<b>Employee Only</b>	<b>\$415</b>	<b>\$150</b>
Employee + Spouse	<b>\$820</b>	<b>\$270</b>
Employee + Child(ren)	<b>\$850</b>	<b>\$270</b>
Employee + Family	<b>\$1,200</b>	<b>\$400</b>

At Redirect Health, our goal is to keep annual increases for collaborative and performing groups under 5%. We work hard to ensure that the costs remain manageable for our members. You can expect any price increases to take place around October 1st each year.

EverydayCARE is an ERISA self-funded insurance plan managed by Redirect Health exclusively for members of the Modern Business Council. The captive risk pool is managed by Newpath Mutual Insurance Company and the Medical Cost Share risk pool is managed by Newpath Medical Inc., a Wyoming Health Sharing Ministry organized pursuant to Wyo. Stat. Ann. §26-1-104. See program guide for details.

# EverydayCARE® Hospitalization

2 to 19 Eligible Employees




# EverydayCARE® Hospitalization for 2 to 19 Eligible Employees and their Families

Managed by  newpa

EverydayCARE®<sup>1</sup> Hospitalization

EverydayCARE®<sup>1</sup>

	EverydayCARE® <sup>1</sup> Hospitalization	EverydayCARE® <sup>1</sup>
Multiplan  PHCS Practitioner Only (or add a doctor prior to visit) <sup>†</sup>	✓	✓
ACA Compliance Satisfies Penalty A (MEC)	✓	✓
<b>TO GET THE MOST BENEFITS OUT OF YOUR PLAN ALWAYS START WITH THE <a href="#">APP</a> TO SCHEDULE CARE</b>		
<b>Routine Care</b> \$0 copay with Appointment Preparation/Pre-authorization <b>\$50 employee responsibility<sup>2</sup></b> without Appointment Preparation/Pre-authorization • Virtual Primary Care (24/7/365) • In-Office Primary • Urgent Care • Annual Adult Physical <sup>1</sup> & Well Child <sup>1</sup> • 12 FREE Chiropractic Visit per year • X-rays	✓	✓
\$0 copay Labs <a href="https://RedirectHealth.com/labs">RedirectHealth.com/labs</a>	✓	✓
\$0 copay Mental Health & Tele-Counseling No Coverage without Appointment Preparation/Pre-authorization	✓	✓
<b>Rx &amp; Immunizations</b> (\$10, \$25, \$50, \$100) <a href="https://RedirectHealth.com/rxformulary">RedirectHealth.com/rxformulary</a> Copays may vary depending on pharmacy location, quantity, and dosage.	✓	✓
\$50 employee responsibility <b>Specialist Consults &amp; Care</b> No Coverage without Appointment Preparation/Pre-authorization	✓	<b>Care Navigation Only</b> Appointment preparation, coordination, navigation, alternative funding management, and pre-negotiations
\$50 employee responsibility <b>MRI, PET, CT Scans, Ultrasound &amp; other imaging</b> No Coverage without Appointment Preparation/Pre-authorization	✓	
<b>Hospital Care - Inpatient &amp; Outpatient</b> <b>Individual - (non-embedded) plan year</b> \$2,000 Initial Employee Responsibility 20% coinsurance   \$4,000 out-of-pocket max* <b>Family - (non-embedded) plan year</b> \$4,000 Initial Employee Responsibility 20% coinsurance   \$6,000 out-of-pocket max* <b>Emergency Room</b> \$500 + 20% Employee Responsibility Pre-authorization REQUIRED for ALL NON-EMERGENCY Care	✓	
<b>Excluded Services<sup>3</sup></b> Pre-existing conditions, organ transplants, dialysis, skilled nursing, advanced psychiatric care and specialty & non-formulary medications	<b>Care Navigation Only</b> Appointment preparation, coordination, navigation, alternative funding management, and pre-negotiations	
<b>Minimum Employer Contribution</b>	<b>50% of Employee Only</b>	<b>100% of Employee Only</b>
<b>Minimum Employee Participation</b>	<b>50% of Eligible Employees</b>	

EverydayCARE® is an ERISA self-funded insurance plan managed by Redirect Health exclusively for members of the Modern Business Council. The captive risk pool is managed by NewPath Mutual Insurance Company and the Medical Cost Share risk pool is managed by NewPath Medical Inc., a Wyoming Health Sharing Ministry organized pursuant to Wyo. Stat. Ann. §26-1-104. See program guide for details. <sup>1</sup> Routine physical/exam; gynecological exam; mammogram; pap smear; prostate testing(PSA); other routine lab and immunizations. <sup>2</sup> Maximum allowable is 140% of Medicare allowable. <sup>3</sup> See Summary Plan Document (SPD). <sup>†</sup> Any doctor who accepts the Redirect Health Usual, Customary & Reasonable (UCR) Agreement can be in-network. \*Eligible benefits subject to deductible and copay counts toward max out-of-pocket. Excludes prescription drug benefits, pre-existing conditions, and subject to program sub-limits. This overview is intended only as an illustration of the benefit plan design. Please refer to your Plan Document for actual coverage, limitation, and exclusion provisions.

# EverydayCARE® Hospitalization

20 to 200 Eligible Employees

# EverydayCARE® Hospitalization for 20 to 200 Eligible Employees and their Families

Insured by **newpath** MUTUAL

EverydayCARE®<sup>1</sup> Hospitalization

EverydayCARE®<sup>1</sup>

Multiplan  PHCS Practitioner Only (or add a doctor prior to visit) <sup>†</sup>	✓	✓
ACA Compliance Satisfies Penalty A (MEC) & Penalty B (MVP)	✓	Penalty A Only
<b>TO GET THE MOST BENEFITS OUT OF YOUR PLAN ALWAYS START WITH THE <a href="#">APP</a> TO SCHEDULE CARE</b>		
<b>Routine Care</b> \$0 copay with Appointment Preparation/Pre-authorization \$50 copay <sup>2</sup> without Appointment Preparation/Pre-authorization • Virtual Primary Care (24/7/365) • In-Office Primary • Urgent Care • Annual Adult Physical <sup>1</sup> & Well Child <sup>1</sup> • 12 FREE Chiropractic Visit per year • X-rays	✓	✓
\$0 copay Labs <a href="https://RedirectHealth.com/labs">RedirectHealth.com/labs</a>	✓	✓
\$0 copay Mental Health & Tele-Counseling No Coverage without Appointment Preparation/Pre-authorization	✓	✓
Rx & Immunizations (\$10, \$25, \$50, \$100) <a href="https://RedirectHealth.com/rxformulary">RedirectHealth.com/rxformulary</a> Copays may vary depending on pharmacy location, quantity, and dosage.	✓	✓
\$50 copay Specialist Consults & Care No Coverage without Appointment Preparation/Pre-authorization	✓	<b>Care Navigation Only</b> Appointment preparation, coordination, navigation, alternative funding management, and pre-negotiations
\$50 copay MRI, PET, CT Scans, Ultrasound & other imaging No Coverage without Appointment Preparation/Pre-authorization	✓	
<b>Hospital Care - Inpatient &amp; Outpatient</b> <b>Individual - (non-embedded) plan year</b> \$2,000 Deductible   20% coinsurance \$4,000 out-of-pocket max <sup>^</sup> <b>Family - (non-embedded) plan year</b> \$4,000 Deductible   20% coinsurance \$6,000 out-of-pocket max <sup>^</sup> <b>Emergency Room</b> \$500 Copay + 20% Coinsurance Pre-authorization REQUIRED for ALL NON-EMERGENCY Care	✓	
<b>Excluded Services</b> <sup>3</sup> Organ transplants, dialysis, skilled nursing, advanced psychiatric care and specialty & non-formulary medications	<b>Care Navigation Only</b> Appointment preparation, coordination, navigation, alternative funding management, and pre-negotiations	
<b>Minimum Employer Contribution</b>	<b>50% of Employee Only</b> <sup>4</sup>	<b>100% of Employee Only</b>
<b>Minimum Employee Participation</b>	<b>50% of Eligible Employees</b>	

This program is an ERISA self-funded insurance plan managed by Redirect Health exclusively for members of the Modern Business Council. The risk pool is managed by NewPath Mutual Insurance Company. See program guide for details. <sup>1</sup>Routine physical/exam; gynecological exam; mammogram; pap smear; prostate testing (PSA); other routine lab and immunizations. In-network routine endoscopy, colonoscopy, sigmoidoscopy, vision or hearing screening for children, and x-ray will also be included at no cost (with authorization) when required by provisions of the Affordable Care Act. Visit [www.hrsa.gov](http://www.hrsa.gov) for all Minimum Essential Coverage as outlined by the Affordable Care Act. <sup>2</sup>Maximum allowable is 140% of Medicare allowable. <sup>3</sup>See Summary Plan Document (SPD). <sup>4</sup>ALE Minimum contribution is the greater of 50% of employee only or 9.12% (2023) <sup>†</sup>Any doctor who accepts the Redirect Health Usual, Customary & Reasonable (UCR) Agreement can be in-network. <sup>^</sup>Eligible benefits subject to deductible and copay counts toward max out-of-pocket. This overview is intended only as an illustration of the benefit plan design. Please refer to your Plan Document for actual coverage, limitation, and exclusion provisions.

# iEverydayCARE® Individual and Family Plan | Newpath



This plan is a great fit for young or healthy individuals and their families without pre-existing conditions who want something different than the traditional choices with unaffordable out-of-pockets. This plan is not insurance. It uses Newpath Medical's cost share program combined with Redirect Health's EverydayCARE® program.



## iEverydayCARE® Hospitalization

	18 - 44 yrs	45 - 59 yrs	60 - 64 yrs
Member Only	\$349*	\$419*	\$509*
Member + Spouse	\$699*	\$819*	\$949*
Member + Child(ren)	\$729*	\$849*	\$979*
Member + Family	\$1,089*	\$1,199*	\$1,239*

## iEverydayCARE® Only

	18 - 44 yrs	45 - 59 yrs	60 - 64 yrs
Member Only	\$145	\$145	\$145
Member + Spouse	\$260	\$260	\$260
Member + Child(ren)	\$260	\$260	\$260
Member + Family	\$385	\$385	\$385















This program is NOT insurance. iEverydayCARE® is managed by Redirect Health exclusively for members of the Reimagined Society. The Medical Cost Share risk pool is managed by NewPath Medical Inc., a Wyoming Medical Cost Share organized pursuant to Wyo. Stat. Ann. 26-1-104. See program guide for details. Redirect Health and NewPath Medical Inc. are not insurance companies. \*Households with at least one member who uses tobacco products are NOT eligible for the inclusive \$75 discount as reflected in the Hospitalization prices above. iEverydayCARE® Individual and Family Pricing is based off primary members age, the primary is the oldest member of the household. Effective 10/01/22

# iEverydayCARE® Hospitalization for Individuals and Families

Managed by  newpa+th Medical

iEverydayCARE®<sup>1</sup> Hospitalization

iEverydayCARE®<sup>1</sup>

<p><b>Multiplan</b>  <b>iPHCS Practitioner Only</b> (or add a doctor prior to visit)<sup>†</sup></p>		
<p><b>TO GET THE MOST BENEFITS OUT OF YOUR PLAN ALWAYS START WITH THE <a href="#">APP</a> TO SCHEDULE CARE</b></p>		
<p><b>Routine Care</b>  <b>\$0 member responsibility</b> with Appointment Preparation/Pre-authorization  <b>\$50 member responsibility<sup>2</sup></b> without Appointment Preparation/Pre-authorization</p> <ul style="list-style-type: none"> <li>• Virtual Primary Care (24/7/365)</li> <li>• In-Office Primary</li> <li>• Urgent Care</li> <li>• Annual Adult Physical<sup>1</sup> &amp; Well Child<sup>1</sup></li> <li>• 12 FREE Chiropractic Visit per year</li> <li>• X-rays</li> </ul>		
<p><b>\$0 member responsibility</b>  <b>Labs</b> <a href="https://RedirectHealth.com/labs">RedirectHealth.com/labs</a></p>		
<p><b>\$0 member responsibility</b>  <b>Mental Health &amp; Tele-Counseling</b>          No Coverage without Appointment Preparation/Pre-authorization</p>		
<p><b>Rx &amp; Immunizations</b>  <a href="https://RedirectHealth.com/rxformulary">RedirectHealth.com/rxformulary</a>          100% member responsibility and prices may vary depending on pharmacy location, quantity, and dosage.</p>		
<p><b>\$50 member responsibility</b>  <b>Specialist Consults &amp; Care</b>          No Coverage without Appointment Preparation/Pre-authorization</p>		<p><b>Care Navigation Only</b>          Appointment preparation, coordination, navigation, alternative funding management, and pre-negotiations</p>
<p><b>\$50 member responsibility</b>  <b>MRI, PET, CT Scans, Ultrasound &amp; other imaging</b>          No Coverage without Appointment Preparation/Pre-authorization</p>		
<p><b>Hospital Care - Inpatient &amp; Outpatient</b>  <b>Individual - (non-embedded) plan year</b>          \$2,000 Initial Member Responsibility          20% co-share   \$4,000 out-of-pocket max<sup>3</sup></p> <p><b>Family - (non-embedded) plan year</b>          \$4,000 Initial Member Responsibility          20% co-share   \$6,000 out-of-pocket max<sup>3</sup></p> <p><b>Emergency Room</b>          \$500 Initial Member Responsibility          + 20% co-share          Pre-authorization REQUIRED for ALL NON-EMERGENCY Care</p>		
<p><b>Excluded Services <sup>4</sup></b>          Pre-existing conditions, organ transplants, dialysis, skilled nursing, advanced psychiatric care and specialty &amp; non-formulary medications</p>	<p><b>Care Navigation Only</b>          Appointment preparation, coordination, navigation, alternative funding management, and pre-negotiations</p>	

This program is NOT insurance. iEverydayCARE® is managed by Redirect Health exclusively for members of the Reimagined Society. The Medical Cost Share risk pool is managed by NewPath Medical Inc., a Wyoming Medical Cost Share organized pursuant to Wyo. Stat. Ann. 26-1-104. See program guide for details. Redirect Health and NewPath Medical Inc. are not insurance companies. This program does NOT meet the minimum requirements for MEC (Minimal Essential Coverage) or the ACA (Affordable Care Act). New Jersey, Massachusetts, Vermont, California, Rhode Island and the District of Columbia have passed their own state-level individual mandate laws that mirror the Federal Affordable Care Act. Redirect Health and Medical Cost Share memberships do not satisfy the new individual mandate requirements of these states. It should be expected that state enforced penalties may apply in these states. See State Specific Disclosures [www.RedirectHealth.com/state-disclosures](https://www.RedirectHealth.com/state-disclosures) for more information regarding program limitations. **1** Routine physical/exam; gynecological exam; mammogram; pap smear; prostate testing(PSA); other routine lab and immunizations. **2** Maximum allowable is 140% of Medicare allowable. **3** Eligible benefits subject to initial member responsibility and member co-shares counts toward max out-of-pocket. Excludes prescription drug benefits, pre-existing conditions, and subject to program sub-limits. **4** See Membership Guidelines for coverage limitations and details. <sup>†</sup> Any doctor who accepts the Redirect Health Usual, Customary & Reasonable (UCR) Agreement can be in-network This overview is intended only as an illustration of the benefit plan design. Please refer to Membership Guidelines for actual coverage, limitation, and exclusion provisions.

# Your Support Team

As a broker, you have a full team behind you to support your agency, your clients, and their employees! If you ever need anything, we are here to help.



## Healthcare Consultants

- You and your agency will be assigned a dedicated, Licensed Healthcare Consultant with live support
- Your consultant is available to answer any questions and help your clients get started
- We want to help manage your book of business and grow your agency



## Client Success Advocate

- Every business is assigned their very own Licensed, expert Client Success Advocate
- Your CSA will help your clients through the onboarding and enrollment process
- We will assist with ongoing communications, questions, and upcoming renewals



## Member Support

- Get care on your schedule in the [Redirect Health Member App](#)
- Care Team access 24/7, in English and Spanish
- Dedicated teams to provide confidence and clarity around healthcare needs
- Access benefits and claims experts with the App

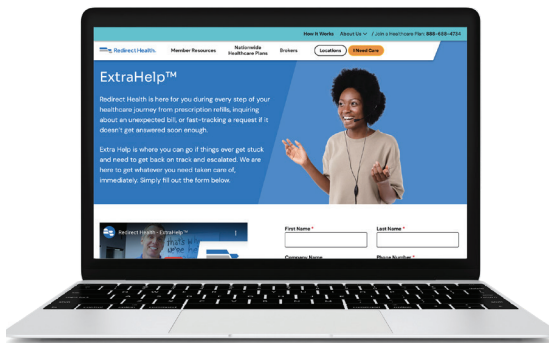
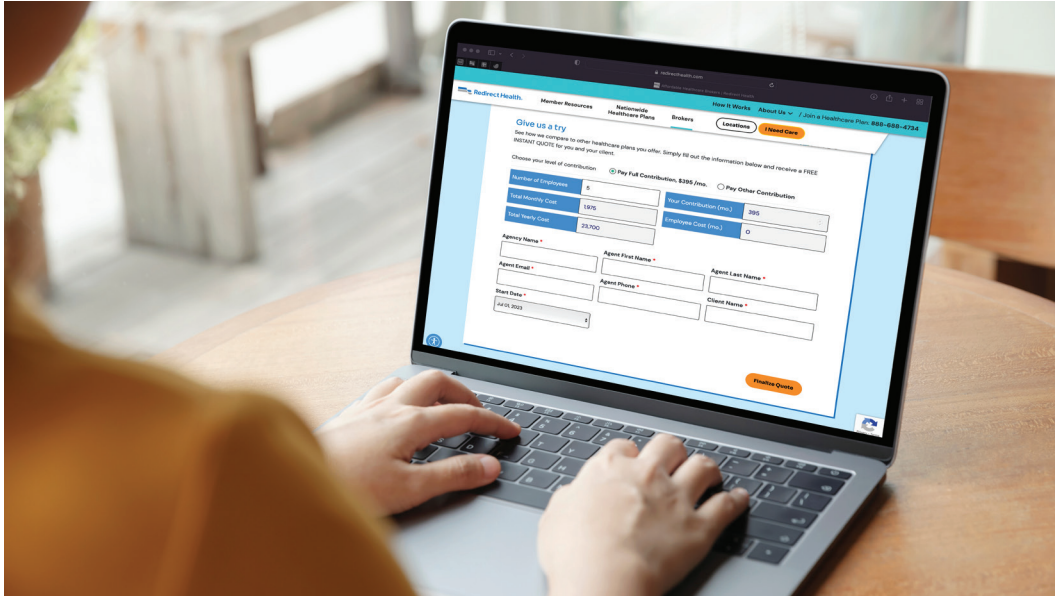


 ★★★★★ 4.6 Member Satisfaction Rating

# Additional Support

## Quote Tool

Personalize plans for each client so they can understand monthly/annual rates and finalize applications.



## ExtraHelp™

Sometimes things can get off-track, especially when it comes to the complexities of the healthcare system, so we offer ExtraHelp™ to our brokers, employers, and members. If you or your clients have any questions or concerns, you can reach out to us to get an expedited response.

## Online Store

Receive your own customized store for you and your agency, where your clients can learn more and submit their employer applications.



# Open Network

Use one of Redirect Health's providers, or choose from over **700,000+** Nationwide.

Or you can add your provider.



## Redirect Health's Open Network

gives plan members the peace-of-mind that they'll be taken care by a provider they can trust, at home or on the road.

- **Offer nationwide network access on par with the largest insurers**

Redirect Health leverages an open network made up of direct contract partners along with the Multiplan® PHCS Network to provide members with access to over 700,000 doctors and facilities nationwide.

- **Add your own doctor**

If a members' doctor is not part of the PHCS network, they have the ability to add their own provider to the Redirect Health network.

- **A system that matters**

Redirect Health understands that our members' relationships with their providers are important. With access to 700,000+ providers nationwide, and the ability to add their own, your clients will feel at ease making the switch to Redirect Health.







## National Reach with Local Quality

Redirect Health's end-to-end care starts nationally and ends locally. Collaborating on key partnerships from a national to a community level is vital to building high-quality care that is accessible for everyone.

Redirect Health provides a promise of simplicity, certainty, and financial transparency to all of our partners.



**6% Flat Rate Broker Commission**

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**Paid First Business Day After  
the 15<sup>th</sup> of the Month**

# Broker Contracting Fast Track

Redirect Health manages the health plans of thousands of companies and their employees.

We have our Medical, Broker, and TPA licenses in all 50 states and use a powerful combination of technology and medical knowledge to eliminate unnecessary spend. This makes healthcare more effective and less expensive.

Grow your agency while helping your clients by removing the all-too-common and unsustainable yearly rate increases small businesses always see.



**1** Schedule a Webinar and Demo with a Healthcare Consultant

**2** Get Contracted with Redirect Health (in as little as 2 days!)

**3** Recieve Custom Online Store where you can submit employer applications and eligible employees



Check out a brief presentation on how Redirect Health plans work for brokers and their clients.

[Click Here to Watch the Video](#)

# Broker FAQs

## Q. Who is Redirect Health?

- A. Redirect Health is a versatile platform that creates and manages healthcare solutions and products that meaningfully improve access and affordability for businesses and employees. Holding our mission at the forefront, Redirect Health provides personalized 24/7 access and financial consistency to members across the United States. We offer unparalleled nationwide healthcare plans and strategies through our EverydayCARE® Suite.

## Q. Is Group EverydayCARE® ACA compliant?

- A. Yes! Plans with 5-19 eligible employees satisfy penalty A (MEC). Plans with 20+ eligible employees satisfy penalty A (MEC) and B (MVP).

## Q. How does medical underwriting work?

- A. There is no medical underwriting with Redirect Health for groups or individuals. So, it's easy to get signed up and enrolled quickly and seamlessly. Some pre-existing exclusions may apply for individuals and groups under 20 employees.

## Q. How do I enroll a new group and manage adds or drops?

- A. As a contracted broker, you will receive your own online store with a personalized enrollment link for your clients to learn more and submit their applications. We use the Employee Navigator BenAdmin system to enroll employees, where you can use your own login or ours. After enrollment, employee and dependent adds or drops are managed in Employee Navigator.

## Q. What about commissions?

- A. We offer a flat rate commission of 6% to brokers. With low premiums and sustainable year-over-year rates of less than 5% increases, our plans see higher participation compared to other plans. This enables you to earn a higher commission while expanding your book of business and effectively meeting the needs of your clients.

## Q. What if a doctor is not part of the PHCS network? How does a member get a doctor added?

- A. We understand that relationships with doctors are important, so we want to keep those relationships intact. Before a member calls their doctor, have them contact Redirect Health first by using the **Redirect Health Member App**, and we will schedule their appointment and ensure they are receiving fair pricing for the care they require. If their provider is not part of the PHCS network, we will work directly with them to establish a direct contract. The doctor's office wants to know how they will get paid, and our conversation with them is designed to give the office confidence in the payment process.

# Broker FAQs

## Q. What if a prescription is not on the formulary?

- A. For non-formulary medications, members should not pay more than the Redirect Health discounted cost when they use the **Redirect Health Member App**. Copay costs can vary based on the pharmacy, prescription quantity, and dosages, so we strive to find members the lowest prices! Make sure members always show their Member ID card in their Redirect Health Member App so the pharmacy has the most up-to-date information in their system.

## Q. How are claims or bills paid?

### A. What is a claim and how do they work?

Claims are requests for payments sent by providers to different entities such as clearing houses, payors, and TPAs. Claims from providers are handled by Redirect Health the same as they would be on any plan. When a member uses the Redirect Health Member App to schedule, the necessary information is sent to their provider so they can get paid. With our patent-pending QuickPay system, providers are paid quickly - usually within 7 days and rarely more than 30 days. We even collaborate with providers to offer prepayment options if they can accommodate it.

### What is a bill and how do they work?

Similar to a "claim," a "bill" is a request for payment from a provider that is typically sent to the patient instead of the payor. At Redirect Health, we work directly with providers, so in more than 90% of cases, providers correctly send the claim to us for processing. However, there are instances where a provider's internal billing system may send a bill directly to the member, either instead of or before sending the claim to Redirect Health. This often happens when a member sees their doctor without using the Redirect Health Member App.

### Received a bill in the mail for covered services?

It's normal for a provider's bill to be sent incorrectly to a member and can happen regularly. In many cases, the bill may only be for the member's out-of-pocket responsibility, and it could be correct. However, there are situations when Redirect Health has not yet received the claim from the provider.

If a member receives a bill they are unsure about, they can use the **Redirect Health Member App** to upload the bill. A Redirect Health Claims Expert will then review the service and plan benefits, and contact the provider's office to assist them in submitting the claim correctly. In some cases, the claim may even be paid over the phone. Typically, this process takes just a few days to resolve, however, it is not uncommon for some providers to take 30-45 days.

Members can minimize the number of provider bills they receive by using the Redirect Health Member App whenever they have a medical need or question. This helps ensure proper coordination and billing, reducing confusion and the need for additional bills.

# Benefits with working with Redirect Health

Imagine being able to offer your clients comprehensive, sustainable healthcare that doesn't have double-digit premium hikes year over year. Many small businesses have been priced out by skyrocketing premiums and deductibles, so **Redirect Health provided a solution.**

## Healthcare as it Should be.

Redirect Health offers:

- Plans with no medical underwriting and seamless renewals
- Sustainability and confidence with reasonable and small renewal increases
- Dedicated support from a Client Success Advocate
- Full marketing and creative support to help grow your agency with just a few Redirect Health Products

### Commission structure

- Get ready to win business and enjoy optimum enrollment by offering healthcare plans with low costs and low employer contributions.
- Competitive commission structure
- Seamless payment process includes direct deposit ACH payments on the 15th of every month
- Low employee costs mean high adoption rates—great for your bottom line

## Get Contracted Today.

Ready to win business and enjoy optimum enrollment by offering healthcare plans with low costs and higher employee participation?

**To get contracted email [Broker@RedirectHealth.com](mailto:Broker@RedirectHealth.com)**

To learn more contact:



888-688-4734



[Broker@RedirectHealth.com](mailto:Broker@RedirectHealth.com)



[RedirectHealth.com](https://RedirectHealth.com)

