



What is AblePay Health?

AblePay is a program that can save you money on your out-of (up to 13%) along with helping you if you ever have questions/concerns on a medical bill. AblePay is offered at **NO-COST (no monthly/annual fees)** to you by **Penn Medicine LGH** and it also provides flexible payment terms for your out-of-pocket medical expenses.

Over 1500 of our employees and their family members are enjoying the benefits of this program and four of our employees have each saved over \$750 on medical bills through AblePay!

How do I get started?

1. Visit the website (www.ablepayhealth.com) and click "Enroll Now"
<https://enroll.ablepayhealth.com/apply/LGH2023>
2. Enter your demographic Information and list "Penn Medicine LGH" your employer.
3. Add your family members that you'll be responsible for (th'ey can have a different insurance plan)
4. Add your default payment term and payment method(s)
5. Receive your AblePay card in the mail and keep with insurance card

When do I use AblePay?

Penn Medicine LGH currently accepts AblePay (**hospital and employed doctors in the physician group**).

How do I use AblePay?

Show your AblePay card along with your insurance card to medical providers. They will process your AblePay card like secondary insurance. After your service is complete and your insurance company processes your claim, your provider will bill AblePay. You will get an email from AblePay notifying you that we received your bill and the amount you owe (after your insurance has paid their portion). You will have 5 days to decide if you would like to change your payment method and terms to one of the options below. If you do nothing, after 5 days the first payment will be pulled from your default payment method based on the term you originally chose.

Savings example:

You have a \$500 medical bill from Penn Medicine LGH. You pay AblePay \$435, save \$65, while the full \$500 goes toward your deductible and is satisfied at the provider! You can tie an FSA or HSA card as a payment method to further stretch those funds! **Have an existing bill? Contact AblePay to see if they can help!**

1 Payment	Save 13% with Bank ACH, 10% with credit/debit card
3 Payments	Save 10% with Bank ACH, 7% with credit/debit card
6 Payments	Save 8% with Bank ACH, 5% with credit/debit card
12 Payments	Save 0% with Bank ACH and with credit/debit card (no interest)

Any questions? Visit the website (ablepayhealth.com) or call them at (484) 292-4000!



**Penn Medicine
Lancaster General Health**