

# MSA Confidence

We get it — patients with high-deductible plans are a payment risk. And, that's in addition to the many burdens insurers typically impose on clinicians.

So we designed our Medical Savings Account (MSA) plans to be different — less hassle and more reward.

**It's financial assurance and better care.**



## What is an MSA?

**A unique, but simple MA plan.**

- ✓ Acronym for Medical Savings Account
- ✓ One type of Medicare Advantage Plan
- ✓ Designed by CMS with access to all Medicare providers and reimbursement just like Original Medicare
- ✓ Covers Parts A and B via a high-deductible health plan plus a special bank account
- ✓ Similar in concept to an HSA, except Medicare/CMS funds the bank account
- ✓ No prior authorizations or referrals
- ✓ Accepted by most providers, including many of the largest and renowned systems
- ✓ Does not require a contract for claims submission and is like submitting an out-of-network PPO claim

## Financial Assurance

**Care and get paid, confidently.**

When you're not worried about receiving payment, you can focus on delivering great care.

When patients aren't worried about paying for care, they can focus on being better patients.

The Fenyx Health Group MSA offers financial confidence to you and patients.

- For you, it removes non-payment risk, simplifies billing and pays you faster, accurately and in-full.
- For patients, they receive more time and savings when repaying costs paid on their behalf.



Fenyx Health Insurance Company

clinical@fenyxhealth.com

fenyxhealth.com

(800) 350-6626

PO Box 135, Winfield, PA 17889

## Getting Paid with the Fenyx Health Group MSA

After you submit a claim to us (no contract required), we process it and notify all parties of any repricing and payment responsibility:

Expense is plan-covered  
and deductible is not met:

**Fenyx Health pays you  
on behalf of the patient,  
then bills the patient**

Expense is plan-covered  
and deductible is met:

**Fenyx Health  
pays you**

Expense is not plan-covered,  
regardless of deductible status:

**The patient  
pays you**

### Better Care, Better Pay

Does your practice deliver excellent care?

We offer low-admin payment programs for quality care, from monthly capitated PMPM payments to bonus programs.

**Let's discuss how your practice can earn more revenue with Fenyx Health.**

### Get in Touch with Us

**We are here to help.**

#### Provider Service

☎ 1-800-350-6626

@ clinical@fenyxhealth.com

#### Fenyx Health Group MSA Claims

📮 PO Box 135, Winfield, PA 17889

💻 portal.smartdatastream.us (payer ID 83309)

## Reimbursement for Charges

### We pay as Medicare pays.

For plan-covered charges, CMS requires us to pay as Medicare pays. Reimbursement depends on your status with Medicare:

- **Medicare Participating and Accepting:** The lesser of billed charges or 100% Medicare allowable amount.
- **Medicare Non-participating:** 95% of the Medicare allowable amount, with balance billing the patient where allowed by state law, up to 115% of the Medicare allowable amount. Balance billing or excess charges are not covered by the plan.
- **Medicare Opt-out:** As your billing is not controlled or limited by Medicare, this becomes a private contract between you and the patient. No charges are covered by the plan.



Learn more about MSAs:  
[fenyxhealth.com/msa-101](https://fenyxhealth.com/msa-101)

## Accepting our MSA Support for you and your patients.

CMS designed MSAs with access to all Medicare providers. You can choose whether or not to see the patient at each visit, however most providers accept the MSA.

Please speak with us if you have concerns about seeing a patient with Fenyx Health Group MSA. We want to find an agreeable arrangement for you both.