



# Balance bills happen. The difference is Caretrust Health Alliance powered by Pinpoint



## Full legal defense and ongoing member advocacy.

In the case of a surprise balance bill  
Caretrust Health Alliance powered by Pinpoint's  
Balance Bill Protection provides full legal defense and  
member advocacy until there is a resolution.

At **no additional cost** to the member or the plan.

At Caretrust Health Alliance powered by Pinpoint, we believe that patients should only be responsible for their fair share of medical expenses. While most providers accept fair payment for care, some will try to charge members more than their patient responsibility.

### That's where we come in!

Our dedicated Balance Bill Defense team streamlines the defense process and reduces the possibility of balance bills by combining:

- + Expert Knowledge of State Laws and Federal Regulations
- + Proactive Member Education
- + End-to-end Resolution Management Powered by BillingNav® Technology
- + Member Advocacy and Support Until Resolution

FOR MORE INFORMATION, EMAIL US AT  
[info@caretrusthealthalliance.com](mailto:info@caretrusthealthalliance.com).



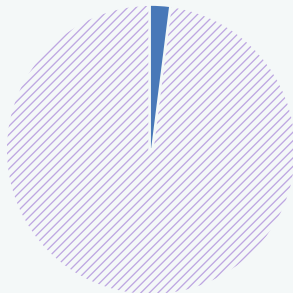
**Expert Knowledge of State Laws and Federal Regulations**

Our balance bill protection process is based on state contract law principles, consumer protection laws, and federal pre-emption laws (ERISA) that would otherwise apply to self-insured groups, as well as portions of the Internal Revenue Code passed with the Affordable Care Act (ACA).

We also work with an expanded network of legal professionals who specialize in balance bill defense and protection of debtors' rights.

**Proactive Member Education**

We don't wait until balance bills happen. We proactively educate members about their rights and what to do if they receive a bill.

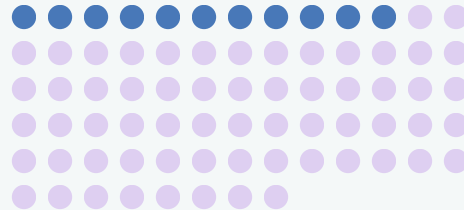


only  
1.2% claims

result in balance bills

**55 days**

Average Balance Bill  
Resolution



EACH CIRCLE REPRESENTS 5 DAYS

**End-to-end Resolution Management Powered by BillingNav® Technology**

- **Proactive management** of resolution process, starting with an informational kit sent to the member explaining the process after a balance bill is submitted and confirmed.
- **Real-time status** updates on submitted and confirmed balance bills any-time through an easy-to-use online portal.
- **Automated coordination** of necessary legal documents, including e-signing.
- **Credit reporting** correction services, in the rare case this is needed.

**Member Advocacy and Support Until Resolution**

We understand that receiving an unexpected bill can be a confusing experience. That's why we continue to support our members throughout the resolution process – including monthly check-ins, at minimum, and free legal defense, if necessary.

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