



What is AblePay Health?

AblePay Health is a benefit offered at **NO-COST (no enrollment/monthly/annual fees)** to you by Public Health Management Corporation. The program can save you up to 13% on your billed medical expenses and flexible payment terms up to a year. In addition, AblePay can help you if you ever have questions/concerns on a medical bill and enables you to manage your medical bills in one place online.

How do I get started?

1. Visit the website (www.ablepayhealth.com) and click “Enroll Now” or use this link: <https://enroll.ablepayhealth.com/apply/phmc21>
2. Enter your Information and put Public Health Management Corporation or PHMC as your employer
3. Add family members or others that you’ll be responsible for (they 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

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.

Where do I use AblePay?

AblePay has contracts with Penn Medicine, Main Line Health System, Grand View Health, St. Luke’s University Health Network, Lehigh Valley Health Network, Penn State Health (agreements include all hospitals and physicians practice groups), PA Dermatology Partners, Health Network Laboratories, Kidney Care Specialists, May-Grant Obstetrics & Gynecology, Alvarez Orthodontics and Azzitori Chiropractic and more. AblePay is also having success getting discounts for their members at non-contracted providers so use the card everywhere!

Savings example:

You have a \$1000 medical bill at Penn Medicine or Main Line Health (both AblePay participating providers), you pay AblePay \$870, save \$130, while the full \$1,000 goes toward your deductible! **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!

