

# Statement FAQs

## For members



### Understanding Your Coupe Health Statement & Payment Portal

At Coupe Health, we believe that managing your healthcare costs should be as simple and transparent as possible. That's why we've designed a monthly statement that clearly outlines your medical expenses, out-of-pocket costs, and financing options—similar to how a credit card statement works.

With Coupe Health, you don't need to worry about making payments to healthcare providers at the time of service. Instead, Coupe Health pays providers in full, and any out-of-pocket responsibility you owe will appear on your statement. You'll then have flexible options to manage your payments, including 0% interest financing.

This guide will walk you through your Coupe Health Statement, explain the payment portal, and define key terms, so you can make informed decisions about your healthcare expenses.

### Navigating Your Coupe Health Statement

Each month, you'll receive a Coupe Health Statement that details:

- Your previous balance (if applicable)
- New charges from the previous month
- Payments you've made
- Your remaining balance
- The minimum amount due and due date

### Your statement will be available in two formats:

- **Online Statement** – You'll receive an email and/or text notification when your statement is ready in the Coupe Health Member Portal.
- **Mailed Statement** – If you have not opted for paperless billing, a printed copy will be sent to your mailing address.

Your statement will also show whether you are enrolled in Autopay and provide options to pay your balance in full or in monthly installments.

## Using the Coupe Health Member Portal

The Coupe Health Member Portal is your go-to resource for managing your healthcare payments. Once you log in at [www.CoupeHealth.com](http://www.CoupeHealth.com), you can:

- **View Your Monthly Statement** – See all charges, payments, and your remaining balance.
- **Make a Payment** – Pay online using a debit card, credit card, or bank transfer.
- **Set Up Autopay** – Ensure your balance is paid on time every month.
- **Review Payment History** – Track previous statements and payments.
- **Update Payment Preferences** – Change your payment method or opt into/out of Autopay.

If you have a balance, you'll always know exactly what you owe, when it's due, and how to pay—all in one place.

## Breaking Down Key Terms in Your Statement

To help you better understand your Coupe Health Statement, here's a breakdown of the key sections:

### Example Statement Summary:

#### MONTHLY STATEMENT

Member ID	
Billing Period	03/01/2021-03/31/2021
Statement Date	04/07/2021
Due On	04/30/2021

#### ACCOUNT SUMMARY

Previous Balance	\$4,889.57
Payments Made	\$160.00
Current Charges	\$60.00
Amount Due	\$4,789.57
Minimum Due	\$100.00

New contact information? Please provide your new address, e-mail, or phone number to your HR or Employee Benefits team.

### Statement Details Description

- **Previous Balance:** Any unpaid balance carried over from the previous month.
- **Payments Made:** Any payments you made during the billing period.
- **Current Charges:** New healthcare expenses processed in the past month.
- **Amount Due:** The total amount you owe (including any past balance).
- **Minimum Due:** The minimum payment required to keep your account in good standing.
- **Due Date:** The deadline to make at least the Minimum Due payment.

If your Amount Due is too high to pay all at once, Coupe Health's 0% interest financing allows you to pay the Minimum Due and carry the rest over to future months—without any interest or credit impact.

## Understanding Your Statement Dashboard

Managing your healthcare expenses should be simple and transparent. Your Coupe Health Dashboard provides a clear breakdown of your monthly statement, payment options, and financial progress.

### Your Dashboard at a Glance

Prior statement balance	\$100.00
New charges this statement	\$850.00
Payments & credits this statement	(\$50.00)
<b>Total amount due</b>	<b>\$900.00</b>
Minimum amount due	\$100.00
Payment due by	02/15/25

### Statement Dashboard Description

- **Prior Statement Balance:** Carried-over amount from last month.
- **New Charges This Statement:** Total cost of new medical services this cycle.
- **Payments & Credits This Statement:** Any payments or credits applied to your account.
- **Total Amount Due:** Full amount owed if you want to pay in full.
- **Minimum Amount Due:** The smallest required payment to stay current.
- **Payment Due By:** The deadline to make a payment before automatic deductions.

## Understanding Payment Preferences

When it comes to paying your Coupe Health Statement, you have three different options based on your preferences and financial needs:

### 1. Payment Minimum (Min)

- You are paying only the Minimum Due each month.
- If you do not make this payment by the due date, the Automatic Payment Program will deduct the minimum amount using your saved payment method.
- The remaining balance carries over to the next month, with 0% financing applied.

### 2. Payment Maximum (Max)

- You are paying your full statement balance each month rather than just the minimum.
- By doing so, you avoid carrying a balance and could qualify for the 1.5% statement credit if paid in full and on time.
- No remaining balance is rolled over to the next statement period.

### 3. Payment Manual

- You are not enrolled in automatic payments and must manually make your payments each month.
- You can choose to pay the minimum, full balance, or another amount as you prefer.
- If you do not pay the Minimum Due by the due date, you may be automatically enrolled in the Automatic Payment Program to prevent missed payments.

## Real-Life Scenarios & Answers

### 1. I made a one-time payment before my statement due date, but I'm also enrolled in autopay. Will the payment be taken twice?

No, Coupe Health's autopay system will recognize any manual payments made before the due date. If you pay your full balance before the scheduled autopay date, no additional payment will be deducted. However, if your manual payment was less than the full balance, autopay will only charge the remaining amount.

### 2. I'm enrolled in Autopay and received my statement for January. When will my payment for my January statement be taken?

Autopay will process your payment on the due date listed on your statement. For example, if your January statement shows a due date of the 31st, your payment will be deducted a few days after the due date but will be back dated to the statement due date.

- If you're set to pay the minimum due, only that amount will be withdrawn.
- If you're set to pay the full balance, the total statement balance will be deducted.

### **3. I made a payment today, and the amount was deducted from my bank account, but my dashboard balance didn't update. When will I see my updated balance in the portal?**

Payments typically take 1-2 business days to process and show up in the 'Payment Activity' section after being processed by your bank. If the payment appears in this section, it has been received and applied to your account. However, this will not be reflected in your **Statement Balance** immediately.

Your **Statement Balance** refreshes monthly when a new statement is generated. This new amount will include any new charges applied to your account since the last statement posted as well as reflect any payments and credits received in between statements. This new Statement Balance is what you will owe by the Statement Due Date.

### **4. I don't have a balance due. Will I still receive a statement for this month?**

No, you will not receive a statement if you have a zero balance. However, you can always review your account details, including any new charges, payment history, and out-of-pocket maximum tracking, by logging into your account.

## **Frequently Asked Questions (FAQ)**

### **What is a Coupe Health statement?**

Your Coupe Health statement is a monthly summary of your out-of-pocket medical costs and any outstanding balances. Below, you'll find everything you need to know about receiving, understanding, and paying your statement.

### **When will you receive your statement?**

You will receive your Coupe Health statement in the first week of the month:

- **Online Access:** You will receive an email and/or text notification when your statement is available in the Coupe Health member portal.
- **Mailed Statements:** If you have not opted for paperless billing, you will receive a printed statement by mail a few days into the month.

### **Why are there claims in my claims history that are not reflected on my current monthly statement?**

Although the service was rendered in the billing period, the claim did not process prior to the statement generation deadline.

## What are the benefits of paying the statement in full?

Employees who pay their full statement balance by the due date will receive a 1.5% credit on their next statement.

**Note:** *This credit does not apply when paying off balances that include prior or outstanding charges.*

## What if you cannot pay the full balance?

Coupe Health offers 0% financing, allowing you to:

- Make a minimum monthly payment
- Finance the remaining balance with no interest
- Avoid credit checks and credit score impact

## How do you qualify for 0% Financing?

If your employer offers a financing plan, you must complete the Member Financial Onboarding Form (MFOF) during open enrollment. This form is required to:

- Legally qualify for 0% financing
- Set up an authorized payment method

Employees who do not complete the MFOF will automatically be placed in a non-financing option (if available).

## What is the Automatic Payment Program?

The Automatic Payment Program is a Coupe Health feature designed to help you stay current with your healthcare payments. If you do not pay the **Minimum Due** by the statement due date, the program will automatically make payments to cover the required minimum amount.

How Does It Work?

1. **Automatic Enrollment:** If you have an unpaid Minimum Due by the due date, the Automatic Payment Program will activate.
2. **Payment Method on File:** The preferred payment method (provided in the Member Financial Onboarding Form (MFOF)) will be used to process the minimum payment.
3. **Monthly Deductions:** Each month, the system will automatically deduct the minimum payment until the full balance is paid off.

### **How do you stop Automatic Payments?**

You are automatically removed from the Automatic Payment Plan once your balance is paid in full. To pay off the balance while in the plan, make an additional payment covering the difference between the **Amount Due** and the **Minimum Due**.

### **Where can you find your Minimum Due?**

The Minimum Due is listed:

- At the top of your Coupe Health Statement
- In the Coupe Health Member Portal

### **What is the Member Financial Onboarding Form (MFOF)?**

The MFOF is a legal requirement for 0% financing. You must:

- Sign the MFOF
- Provide a valid payment method

### **What happens if you don't pay your Minimum Due?**

If the **Minimum Due** is not paid by the due date, the Automatic Payment Plan will start, ensuring payments continue:

- The minimum payment will be deducted automatically each month.
- Payments will be made using the account provided in the MFOF.

*Note: You must authorize a valid payment account through the MFOF to enroll in a Coupe Health Financing Plan.*

### **Why don't you receive an Explanation of Benefits (EOB)?**

The Coupe Health statement now serves as the primary Explanation of Benefits (EOB).

- Providers submit claims to BCBS, and Coupe pays the provider in full. You do not pay at the time of service.
- All costs from the previous month appear on the monthly statement.

If a provider still attempts to bill you, call the Provider Service number on your member ID card for verification. Providers will only see that they are paid in full and will not see your out-of-pocket costs.