




Provider Ranking Comparisons

Maternity Example:

Lauren is a 32-year-old female who recently found out she is expecting her first child. As a first-time mother, she really wants to make sure she finds the right OBGYN for her and her growing family. Luckily, Lauren has SimplePay and can easily compare her options based on provider quality and cost information.

Lauren wants to find a green provider because they offer the highest quality of care at the lowest copay. She searches for an OBGYN in her member portal and sees green, yellow, and red providers.

Below is an example of Lauren's claims summary based on whether she chooses a green, yellow, or red provider.

Claims Summary					
Date	Service	Patient Name	 1 Green Copay	 2 Yellow Copay	 3 Red Copay
01/11/25	Initial Prenatal/ OBGYN Visit	Lauren Jacobs	\$10	\$30	\$65
02/13/25	OBGYN Visit	Lauren Jacobs	\$0	\$0	\$0
04/18/25	OBGYN Visit	Lauren Jacobs	\$0	\$0	\$0
06/23/25	OBGYN Visit	Lauren Jacobs	\$0	\$0	\$0
08/04/25	OBGYN Visit	Lauren Jacobs	\$0	\$0	\$0
08/24/25	OBGYN Visit	Lauren Jacobs	\$0	\$0	\$0
09/08/25	Uncomplicated Delivery	Lauren Jacobs	\$900	\$1200	\$1500

Lauren would save \$655 by going to a green OBGYN instead of red, or \$320 instead of yellow.

Please note: Copays shown above are for illustrative purposes and may not align with your specific plan. Please visit your member portal to view your copay information.

Knee Surgery Example:




Ryan is a 40-year-old male who recently hurt his knee while on a run after slipping on loose gravel. As a SimplePay member, Ryan knows how easy it is to find a specialist who can help him. He uses the app to search for a high-quality provider and makes an appointment with an orthopedic surgeon, Dr. James.

At his first appointment he has labs done and receives a physical exam. The doctor determines that further testing is needed and refers him to have an MRI.

Based on his MRI results, Ryan needs knee surgery. He goes to an outpatient facility for surgery with Dr. James.

After his surgery, Ryan schedules six physical therapy visits for his post-operation rehab plan.

Below is an example of Ryan's claims summary based on whether he chooses a green, yellow, or red provider.

Claims Summary					
Date	Service	Patient Name	 Green Copay	 Yellow Copay	 Red Copay
04/10/25	Specalist Visit	Ryan Larson	\$10	\$35	\$65
04/12/25	Outpatient MRI	Ryan Larson	\$75	\$275	\$475
04/18/25	Outpatient Surgery	Ryan Larson	\$500	\$900	\$2000
04/25/25	Outpatient Therapy (PT)	Ryan Larson	\$5	\$20	\$30
04/27/25	Outpatient Therapy (PT)	Ryan Larson	\$5	\$20	\$30
05/02/25	Outpatient Therapy (PT)	Ryan Larson	\$5	\$20	\$30
05/04/25	Outpatient Therapy (PT)	Ryan Larson	\$5	\$20	\$30
05/09/25	Outpatient Therapy (PT)	Ryan Larson	\$5	\$20	\$30
05/16/25	Outpatient Therapy (PT)	Ryan Larson	\$5	\$20	\$30

Ryan would save \$2,105 by going to a green orthopedic surgeon instead of red, and \$715 instead of yellow.

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Routine Labs Example:

Jenna is a 45-year-old female who has been experiencing symptoms of fatigue, weakness, dizziness, and shortness of breath for multiple weeks. Determined to understand why she feels so poorly, Jenna decides to use her SimplePay app to find a high-quality primary care provider (PCP).




Jenna schedules an evaluation with Dr. Jones to discuss her recent symptoms.

During the PCP appointment, Dr. Jones refers Jenna to have her labs done to determine if she is at risk for anemia. The facility where Dr. Jones practices is equipped for lab testing so Jenna gets her labs done on the same day.

Upon reviewing the results, Dr. Jones calls Jenna to tell her she has been diagnosed with anemia.

A few days later, Jenna sees Dr. Jones for a follow-up visit.

Below is an example of Jenna’s claims summary based on if she chooses a green, yellow, or red provider.

Claims Summary					
Date	Service	Patient Name	 Green Copay	 Yellow Copay	 Red Copay
04/10/25	Primary Care Visit	Jenna Sanders	\$10	\$30	\$65
04/10/25	Routine Labs*	Jenna Sanders	\$0	\$0	\$0
04/16/25	Primary Care Visit	Jenna Sanders	\$10	\$30	\$65

*Jenna’s lab copay is bundled into her PCP copay because she received both services on the same day and at the same facility.

Jenna would save \$110 by going to a green primary care provider instead of red, and \$40 instead of yellow.

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Still have questions?

Contact the Health Valets by calling 1-800-606-3564 or by emailing healthvalet@simplepayhealth.com.