

Apta Guardianship Program FAQ's

1. What is Apta Guardianship?

Apta Guardianship is a cash-based patient advocacy program from Apta Cash. It helps you save on medical expenses by choosing vetted, high-quality, medical providers who offer affordable cash prices for their services.

The Apta Guardianship Program allows you to get your medical procedures at a discounted cash price. Paying cash eliminates the need for time-consuming administrative work, and the providers are paid much quicker using the Apta Guardianship Program.

2. What are the components that make up the Apta Guardianship Program?

Your program has two essential parts:

1. BowTie Guardians for virtual appointments with physicians and medical professionals that guard your health.
2. Apta Guardians to guide you through the healthcare landscape and negotiate cash prices for the highest quality care at a fair price.

Virtual Primary Care Through BowTie

Unlike typical virtual care, BowTie offers a comprehensive approach. Every physician on the BowTie team sees themselves as a guardian of your health. BowTie Health Guardianship™ puts an emphasis on the doctor/patient relationship to deliver compassionate care that redefines the patient experience. When you have a medical question, you have unlimited timely access to your team of doctors and medical professionals via phone call, video call, and text, plus 24/7 Tele-Urgent Care. They handle everything from acute and chronic illnesses to allergies, pediatric care (over the age of 2), health coaching, and more. They are the one stop shop for everything you need and will guide you to the right care every time.

Your Apta Guardianship team

- **Apta Guardians:** If you need care outside of the BowTie system of doctors, your Health Guardian may refer you to the Apta Guardianship team to help schedule and pay cash for specialized care. Your Apta Guardianship team will collaborate with medical providers to pre-negotiate costs and load your Cash Pay Card with funds to pay for services. When you have questions about claims, billing, physician access, appointment scheduling or price comparisons, your Apta Guardianship team can help.

3. What if I have Medicare or Medicaid?

If you are enrolled in Medicare or Medicaid, you **are not eligible to utilize the Apta Guardianship program**. Instead, your benefits will be subject to the deductible and out-of-pocket. Benefits will be coordinated with Medicare or Medicaid for additional coverage.

This is because federal rules don't allow Medicare or Medicaid members to present themselves as "self-pay" for services that are covered. Providers who accept these programs are **required by law** to bill them directly.

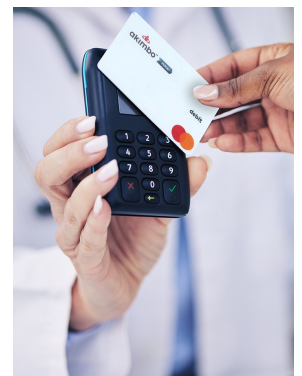
With Medicare or Medicaid, your experience will follow a more traditional process:

You **should bring your health plan card** to your provider's office and give them your information as you normally would when using insurance.

4. What is the Cash Pay Card?

As part of the Apta Guardianship Program, you will receive a new Cash Pay debit card that can be pre-loaded with funds to pay for your medical procedures. This card will be mailed to you before the start of your new benefit plan and will be issued by a company called **Akimbo**.

Your new Cash Pay Card is not an HSA or FSA card. **It can only be used for approved medical expenses as outlined in your benefit guide and all charges should be discussed with your Apta Guardianship team prior to use.** After each use, please remember to submit a copy of your detailed receipt to the Apta Guardianship team.



Apta Guardianship Program FAQ's (continued)

5. What can I use the Cash Pay Card for?

The Cash Pay Card is a pre-loaded debit card used for medical payments. It works like a credit card (no PIN required). Please note that some procedures may be pre-paid and may not require a Cash Pay Card swipe. If you **do** require a Cash Pay Card swipe, follow these steps:

- 1. Start with BowTie:** As the guardians of your care, BowTie should always be your first step when you need care. **Many services are available at no charge through BowTie.** They will ensure that you are directed to the correct provider if they're unable to help you. BowTie can help make appointments for imaging, lab work and diagnostics, and provide a referral for a specialist. If you are referred to a specialist outside of the BowTie system of doctors, your Apta Guardianship team will work with you to identify a provider, load your card with the appropriate funds, and navigate you through the cash pay process.
- 2. Use Your Card and Submit the Receipt:** Swipe your Cash Pay Card at your appointment. Afterward, text a photo to (720) 704-3300 or email an itemized receipt to cashpay@apta-health.com.
- 3. If there are multiple dependents seen at the visit,** you must swipe your card separately for each individual and obtain a detailed receipt for each person.

Pro Tip: When making ANY appointment with a provider, always tell them you are a "self-pay" patient.

6. How does Apta Guardianship Program work?

The Apta Guardianship Program negotiates cash prices for your medical services and procedures. Occasionally, your assistance is needed to establish care. Simply schedule your appointment, inform the provider that you are self-pay, and ask for the cost of the service. Then, contact the Apta Guardianship team so they can load your Cash Pay Card to cover the visit. Be sure to submit your detailed receipt to the Apta Guardianship team immediately after your appointment.

7. What do I say when I visit my doctor's office?

The Apta Guardianship Program is different than a traditional health plan. Following the steps below will ensure you save money, time, and avoid any future billing headaches when going to your appointment.

Step 1: Leave your insurance card at home. You won't need it.

Step 2: DO NOT fill out any insurance information on forms, whether digital or physical. You can either leave the insurance box blank or write-in, "self-pay".

Step 3: If they ask for insurance information, always (**always!**) tell everyone including the front desk, doctors, or administrators you are a "self-pay" patient and that you'll be paying in cash.

If you accidentally skipped over all these steps and find that you gave your insurance information to the front desk. Simply tell the front desk, "I would like to remove my insurance information from my record and would like to register as a 'self-pay' patient".



8. Can I sign up for an FSA or HSA with The Apta Guardianship Program?

Your employer may offer an FSA that can be utilized with the Apta Guardianship Program. Check with your plan administrator or HR department.

If you have an existing HSA card from past plans, you can always use these funds towards approved medical expenses, but you won't receive one directly tied to your Apta Guardianship Program. IRS guidelines prohibit additional contributions to an existing HSA account with the Apta Guardianship Program.

Apta Guardianship Program FAQ's (continued)

9. How do I submit receipts?

First, make sure you receive an itemized receipt with details including your name and purpose for the visit! Text a picture of your receipt to **(720) 704-3300** or email an attachment of the itemized receipt to cashpay@apta-health immediately after your appointment.

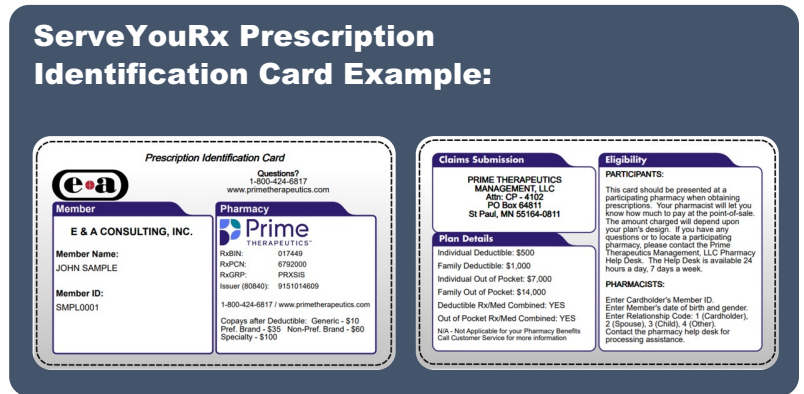
If there are multiple people at the visit, you will need an itemized receipt for each person with their full name and associated costs. For example, if it's yourself, a partner, and a child, you will need to swipe your card three times and send in three separate itemized receipts.

Note: You may want to save that phone number in your phone as **"Apta Cash Receipts"** for future use. If receipts aren't received within 24 hours, you risk having your Cash Pay Card deactivated.

10. What do I do if I need a prescription?

For all prescriptions, you will go directly to your local pharmacy and present your **Prime Therapeutics Identification Card** to receive heavily discounted prescriptions.

Please note, you will pay your applicable co-pay based on your company's plan design. **This means you will pay out-of-pocket up to a certain amount that can be paid with personal funds or an FSA card.** You CANNOT use the Cash Pay Card for prescriptions.



Examples of one-time prescriptions include but aren't limited to:

- Antibiotics
- Antiviral medications
- Pain medicine
- Stomach medications

Examples of new and existing maintenance prescriptions include but aren't limited to:

- Blood pressure medication
- Diabetes medication
- Arthritis medication
- Birth Control
- Asthma medications

11. What do I do if I need to schedule a surgery or medical procedure?

Your first step will be to go to BowTie to get a referral to the appropriate medical provider.

If you have an upcoming surgery or medical procedure, contact your Apta Guardians at **(720) 704-3300** as soon as possible to share the details of your referral. They will begin the pre-negotiation process to help you save money and avoid balance billing after your procedure. Keep in mind that negotiations can take up to three weeks, depending on the provider's responsiveness. Please allow enough time for the Apta Guardianship team to advocate on your behalf.



Apta Guardianship Program FAQ's (continued)

12. What do I do if I have an emergency or need urgent care?

BowTie should be your go-to choice for common urgent care needs, as they provide 24/7 urgent care services at no cost.

For non-life-threatening situations: Call BowTie and schedule a virtual appointment. Examples include but are not limited to:

- Flu
- Common cold
- Rash
- Sore throat
- Headaches
- UTI's
- Pink eye
- Muscle aches

For non-life-threatening in-person care: If you need to go to a local Urgent Care facility, alert your Apta Guardians as soon as possible by calling **(720) 704-3300** so they can pre-load your Cash Pay Card. Make sure to register as a "self-pay" patient. You can only use your Cash Pay Card after the card has been pre-loaded with funds. Remember to submit a receipt of your appointment within 24 hours.

Examples for in-person Urgent Care include but are not limited to:

- Stitches
- Severe sprains
- Possible broken bones

For life-threatening emergencies: Go to your local emergency room and don't forget to register as a 'self-pay' patient. Call your Apta Guardians as soon as reasonably possible to discuss your treatment and next steps. Examples for Emergency Care include but are not limited to:

- Chest pain or pressure
- Heart attack and stroke symptoms
- Compound fracture (bone that protrudes through the skin)
- Head injuries
- Seizures
- Severe abdominal pain
- Shortness of breath
- Sudden, severe headache, or paralysis or weakness
- Severe bleeding

Did You Know?

Emergency rooms are legally obligated to provide care regardless of your payment method. Under the Emergency Medical Treatment and Labor Act (EMTALA), hospitals cannot deny or delay emergency treatment, whether you have insurance or opt to register as self-pay. In fact, many hospitals prefer self-pay patients because payment is often received at the time of service.

As soon as you receive an invoice from your Emergency Room visit, promptly submit it to the Apta Guardianship team. You can text a photo to (720) 704-3300 or email it as an attachment to the following address:

cashpay@apta-health.com/

This will allow them to begin the negotiation process for your visit.

13. What do I do if I need to provide proof of insurance on a school or college admission form?

Very rarely will you have to show your insurance card, but in this situation, you will need to enter your insurance information off your ID card. **Avoid showing your insurance card at a doctor's office or medical provider**, as doing so may result in the provider billing through insurance instead of using your cash pay benefits, which will be much more expensive for you.

14. Is there a time when I would need to use my insurance card?

In most cases, you won't need to present your insurance card if you are working with your Apta Guardians. On rare occasions, you will be directed by your Apta Guardianship team to use your insurance card as a fail-safe if the provider won't accept a cash payment. In this case you will have to pay an out-of-pocket deductible using either personal funds or an FSA card. This means your billing will go through a traditional healthcare model instead of a cash-pay model. We encourage you to communicate with your Apta Guardians to find the best course of action for you.

15. What do I do if I have medical lab tests or medical imaging that need to be done?

Your BowTie Virtual Primary Care Physician will order lab tests or medical imaging on your behalf. They will then locate providers in your area, present you with options, and will pay for your lab work and medical imaging. There are no out-of-pocket costs if you go directly through BowTie. In some cases, you will get a referral from a provider outside of BowTie, when this happens, call the Apta Guardianship team to coordinate lab work and medical imaging.

