

# WANT TO SAVE MONEY ON AN EXPENSIVE UPCOMING SURGERY OR DIAGNOSTIC TEST?



## WHAT IS APTA CASH?

It's a healthcare service that helps lower your out-of-pocket costs by choosing high-quality providers who offer affordable, pre-negotiated cash prices without any additional bills.

## WHEN SHOULD I CONTACT APTA CASH?

Whenever one of your doctors or medical providers recommend a major diagnostic exam or surgery that can be scheduled in advance, contact Apta Cash first.

## WHY SHOULD I CONTACT APTA CASH?

When Apta Cash negotiates pre-payment for your procedure, it will be covered at zero cost to you. A deductible will apply for those on the HDHP. Your procedure will be paid before your procedure with no additional billing.

## HOW DOES THE PROGRAM WORK?

When you contact Apta Cash, your coordinator will ask you questions to understand the procedure you need and help you choose a high-value provider. Next, they will attempt to negotiate a cash price for your procedure that is less than your medical plan's typical cost. When you, the healthcare provider, and the plan agree to the cash rate, Apta Cash will walk you through the steps to get the procedure scheduled, make sure any required pre-certification is completed, and prepare to pay the full cash price when you receive care.

## FOLLOWING THESE STEPS WILL HELP YOU SAVE MONEY



When you have pain



Schedule a doctor's appointment



Receive diagnosis from doctor



When doctor recommends surgery



Call Apta Cash



We identify providers and negotiate a cash price



You save \$\$\$



**CALL APTA CASH TODAY: 855-378-0770**