

PREMIUM COLLECTION SOLUTION

DIRECT BILLING SERVICES



About Direct Billing

Employers often provide employees the opportunity to continue participating in their employer-sponsored group health programs, at their own expense, without being subject to the rules and regulations of COBRA.

For example, while on a Leave of Absence (LOA) or during a Family and Medical Leave Act (FMLA) related leave, many employers will provide employees with the opportunity to continue to participate in group health and voluntary plan coverage. Additionally, some employers provide retiree coverage for former employees that have satisfied their company's requirements to participate in their retiree health plans. Direct Bill participants are typically responsible for paying all or part of the monthly premiums as determined by the employer's business rules.

NueSynergy can invoice, collect and simplify the transfer of information and funds by eliminating much of the paperwork usually associated with administering LOA, FMLA, Retiree Bill, and other employer-specific billing needs. Features include flexible non-COBRA employer-directed premium billing and collection processing, account access, reporting, premium billing collection with detailed employer activity, and remittance reports.

Why NueSynergy for Direct Billing Administration?

Employers often struggle with the administrative burdens associated with premium billing for retirees and employees on leave or disability. NueSynergy can provide employers an easy and cost-effective solution for billing and collecting premiums from inactive employee populations through our Direct Billing service.

Employers can rely on NueSynergy to perform administrative Direct Billing functions on their behalf, allowing their staff to focus on business-critical objectives. Participating companies can also look forward to better cash flow through more accurate, timely billing and instant access to back-up documentation.

Standard Direct Bill Services

Implementation & Account Setup

NueSynergy works with the employer to collect profile and plan information and arrange electronic file transfers for a seamless conversion process.

- Employer-directed premium billing and collection
- Employer reporting
- Premium billing collection with detailed employer activity and remittance reports
- Web-based, 24/7 self-service member account access
- Knowledgeable and helpful customer service representatives

Billing & Collection

Direct Billing payment books are issued to each member for premium amounts owed.

- NueSynergy collects and reconciles all premiums.
- Participants can remit payment directly to NueSynergy via check or online payment.
- Late or partial payments are handled according to specific business rules established by the client during implementation.



Balanced & Efficient.
An easy, cost-effective solution.

Better cash flow through
more accurate, timely billing.

Flexible employer-directed
premium invoicing and collection.



Premium Disbursement

Within the first seven business days of the month, NueSynergy will remit a consolidated check for the previous months' collected premiums to the employer. You can expect the following reports to be included:

- Weekly electronic reports for changes, with a full file at the end of the month.
- A detailed remittance report listing direct bill premiums received from the participant, for the previous month billing period.

Open Enrollment Services

Employers can either provide materials to NueSynergy to distribute to participants or NueSynergy will print and mail open enrollment notifications to participants and process enrollments once received.

Open enrollment services can also include plan updates, rate changes, eligibility updates to clients and carriers, availability updates and/or additional plan updates as needed.

Termination of Coverage

NueSynergy will notify the employer of terminated participants and administer termination in accordance with the employer's business rules.

Online Reporting

More than 300 reporting options are available for all data and activities captured in the database. Virtually any type of report is downloadable 24/7 from the website including:

- **Direct Bill status**
- **Direct Bill participant status** – Including eligibility end date, paid through date, coverage types and start/end dates
- **Direct Bill employee list** – Demographic and status information for all Direct Bill participants
- **Past due report** – Participant, premium due date, amount owed and coverage period including cancellation options
- **Carrier remittance** – View, at the carrier level, the premium collected from a Direct Bill participant and applied to the remittance statement

Administrative and Billing Solutions

Since 1996, NueSynergy has provided clients with full-service administration of consumer-driven and traditional account-based plans. In addition to Direct Billing administration, we also offer Flexible Spending Accounts (FSA), Health Savings Accounts (HSA), Health Reimbursement Arrangements (HRA) COBRA administration, as well as Combined Billing and Compliance services.

Better cash flow is a plus. Struggling with premium billing for retirees and employees on leave or disability can be a thing of the past. Have questions or need more information? Call us at 855-890-7239.