



How we support balance bills

Like everything, it's about putting the member first

1st level balance bill appeal

Members can submit balance bill requests via phone, email, or online ticket. The Flume Concierge calls the provider to attempt to settle the bill. 80% of our balance bill requests are resolved at this level.

2nd level balance bill appeal

If it cannot be solved by our attempts, and the bill is over \$150,000 paid amount, we involve WellRhythms (the industry leader in healthcare cost-containment reimbursement methodology), who can in many cases assume legal responsibility and reduce the cost.

IF the bill is not a candidate for Well Rhythms, we escalate to our 3rd party legal partners who will do the following:

- Invoke the Fair Debt Collection Practices Act to protect the member from collections and dings to their credit.
- Consult with the employer to negotiate in hopes of reaching a settlement. Consulting fees are included in Flume's flat PEPM admin fees, but legal fees are not.
- Alert the stop-loss carrier that there is a bill under \$150,000 up for settlement.

3rd level balance bill appeal

If a settlement cannot be reached, the employer is advised to find local legal council to pursue legal action.

From the patient's perspective:

- The Flume Concierge checks in at standard intervals to keep the member in the know.
- We make sure they understand that leverage is on our side to provide a better outcome- they are protected under the FDCA.
- They do not have to go through HR but can speak directly with us about the progress of their support request.
- In 2020, Flume's balance bill rate for RBP groups was <2.1%