

# HealthEngine FAQs

## GENERAL INFORMATION

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### Who is HealthEngine?

HealthEngine is a healthcare technology company that provides the Marketplace Platform that empowers consumers to save up to 70% on healthcare services compared to current prices and gives physicians the ability to control their profile in the market. With HealthEngine, consumers are finally able to shop for healthcare the same way they do for virtually everything else that matters.

### Why would I use HealthEngine?

You will save time and money using the HealthEngine Marketplace Platform. It works in several ways:

1. **Procedure Search:** You can search for the procedure you need (for example, a colonoscopy or an MRI) and see both estimated prices in gray (what you would pay based on your insurance) and hundreds of HealthEngine prices in green. The green prices are discounts of up to 70% from those normal rates.
2. **Provider Search:** You can search for healthcare providers that perform the procedure you need. The HealthEngine platform provides information you can use to evaluate providers including education, training and procedure volume.
3. **The Care Concierge:** The team will save you time by scheduling appointments for you and managing all of the details related to your procedure.

### How does HealthEngine save me money?

You'll save money in two ways:

1. The platform shows you estimated prices for nearly 300 common medical procedures across 1.2 million providers nationwide. You may be surprised to know that they can vary by as much as 600% for the same service. With this information you can decide where to go and what price to pay.
2. Additionally, HealthEngine provides special rates for many of those same procedures that are up to 70% lower than currently negotiated rates.

You'll pay as you normally would – using your existing insurance -- and we'll send you a refund check for the difference between the current price and the HealthEngine price. You'll get a refund even if you don't pay anything out-of-pocket. Really.

### How much does HealthEngine cost?

HealthEngine is available at no cost to you and your employer.

### Does HealthEngine comply with the HIPAA privacy standards?

Yes – the HealthEngine platform is HIPAA compliant.

### Does HealthEngine choose healthcare providers for me?

No. HealthEngine is a resource to use when making your healthcare decisions. HealthEngine won't recommend or choose healthcare providers or procedures for you.

### This sounds too good to be true. What's the catch?

There is no catch. Really. HealthEngine is able to offer these discounted rates because facilities, which typically account for 70% of the cost of a medical procedure, are willing to charge lower fees to earn the choice of more patients. We share that savings with you as a reward for making a high-quality and cost-effective choice whether or not you're spending your own money.

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## HOW TO ACCESS THE PLATFORM

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### How do I access HealthEngine?

First you need to activate your account using the personalized activation link that HealthEngine emailed you. If you didn't receive an email, visit [app.healthengine.com](http://app.healthengine.com) and click on "Get New Activation Link". Once your account is active, you can find the site at [app.healthengine.com](http://app.healthengine.com) or call our Care Concierge team at 877.772.5595.

### What if I don't want to use the HealthEngine online portal?

If you don't want to use the online portal, you can call our Care Concierge team at 877.772.5595 from 9am – 5pm CT.

### How do I sign-up for HealthEngine?

Please visit [app.healthengine.com/register](http://app.healthengine.com/register) and enter your email to sign-up. We'll then send you an email with a personalized activation link. Simply click on that link to create an account.

### What if I have problems logging in?

If you have trouble logging in, visit [app.healthengine.com](http://app.healthengine.com). You'll see options to reset your password or to request a new personalized activation link.

## HOW THE PLATFORM WORKS: SEARCH

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### How do I search using HealthEngine?

To search using HealthEngine, start typing what you're looking for in the search box. You can search for a procedure (e.g., MRI), a specific provider (e.g. Jane Smith) or a specialist/specialty (e.g., Dermatology).

### What if I can't find the service, provider or specialty I'm looking for?

If you can't find what you're looking for, please call our Care Concierge at 877.772.5595. We can help and may even be able to negotiate a HealthEngine price for the procedure you need.

## HOW THE PLATFORM WORKS: SCHEDULE

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### How do I schedule an appointment?

There are two ways to schedule an appointment with HealthEngine: Click on the "Request Appointment" button on the Marketplace Platform or call the HealthEngine Care Concierge team at 877.772.5595.

schedule the appointment. You will hear back from us, either via email or phone, within one business day, either confirming your appointment or updating you on our progress.

### What happens after I click on "Request Appointment"?

Once our Care Concierge team has received your request with your date and time preferences, they will go to work to

### Will the Care Concierge contact me via phone or email?

Tell us which method you prefer in the "Additional Information" box on the "Request an Appointment" page. If you don't indicate a preference, the Care Concierge team will email you.

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## HOW THE PLATFORM WORKS: SAVE (PRICES)

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### What prices does the HealthEngine platform show?

You'll see two types of prices in the search results. HealthEngine prices, shown in green, are special bundled rates that are only offered through HealthEngine. These prices reflect a discount from normal rates. Estimated prices, shown in gray, represent our best estimate of the price a provider charges for a particular service. This estimate is based on HealthEngine's analysis of historic claims data and other available rate information.

### Can I get the HealthEngine price if I call the provider directly?

No. To secure the HealthEngine rate the Care Concierge needs to schedule the appointment for you.

### Can I see what my out-of-pocket costs might be?

Yes. If you included your insurance information in your Account profile, we'll display real-time out-of-pocket estimates based on your remaining deductible. The HealthEngine platform also includes benefit status relative to coinsurance and out-of-pocket maximums.

### How does HealthEngine know how I'm progressing with my deductible and out-of-pocket expenses?

We utilize the same service to check your insurance status that your doctor does when you check-in for an appointment.

## HOW THE PLATFORM WORKS: SAVE (THE REFUND)

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### How is the refund calculated?

Your refund is calculated by subtracting the HealthEngine price for a procedure from what you otherwise would have paid. **You will earn that refund even if you haven't paid anything out-of-pocket for the procedure!**

### What are the tax implications of the refund for HSA or FSA accounts?

The refund is taxed at 20% and HealthEngine will issue you a 1099 should you want to file this with your

taxes. We'd encourage you to consult your tax advisor if you have questions.

### When will I receive the HealthEngine refund?

The timing of the refund check is dependent on how quickly the claim is paid. Generally, you can expect to receive your HealthEngine refund approximately 30-90 days after your pay for the healthcare service you received.

## HOW THE PLATFORM WORKS: OTHER

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### How do I update my HealthEngine profile?

To update your profile, visit [app.healthengine.com](http://app.healthengine.com), log in, click on "Account" and then "Edit Account". You can

view and edit your demographic and insurance information there. Make sure to click "Update" to save your changes.

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## Can my family members or friends use HealthEngine?

Yes. Family members, friends, and anyone you believe will benefit from HealthEngine can use it. Simply click on the “Send an

Invitation” link on the Account Profile page. Enter a first name and an email address and we’ll send them an invitation to join. They don’t need to work for your employer or be covered under your insurance plan because HealthEngine works with all plans.

## HOW THE PLATFORM WORKS: CARE CONCIERGE

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### What are the Care Concierge team’s hours?

Our Care Concierge is available from 9am – 5pm Central Monday through Friday.

### How many languages do you support?

HealthEngine’s Care Concierge provides support in English and Spanish.