



KISx Card FAQ:

What is The KISx Card?

KISx Card is a bundled surgical and imaging cost containment solution that saves **30-80% under average insurance pricing**. We handle over **430 elective surgeries, colonoscopies and all major imaging**. Basically - If a procedure can be done in an outpatient setting and the patient is a fit, we can do it. We focus on “near-care” options for employees where they are seeing providers less than **60 miles** from their home.

How Does it Work?

The KISx Card is implemented alongside your current self-funded health plan and employees are instructed to call a KISx Card nurse for any elective procedure they are planning to schedule. **This benefit is classified as an Out-of-Network (OON) benefit that has no cost to an employee**, so there is no need to worry about deductibles and accumulators through the TPA. In addition to waiving employee out of pocket costs, many employers have also added a taxable financial incentive which simply can go on their paycheck as a bonus after their procedure is completed.

How Much Does It Cost?

It is **NO COST** to Pareto Captive members. Pareto has graciously decided to pay our fee on behalf of all employers in the captive.

How Far Will I Have to Travel for a KISx Card Provider?

We believe in a near care model that is designed to give employees options less than **60 miles** from their home. We are not a medical tourism model, putting individuals on planes to have surgery. By focusing on bringing business to local providers at a time where we have business for them, we are not only able to drive the best pricing in the bundled surgical and imaging space, but we are also able to have a very large footprint. **We are now over 1,600 surgical centers and 2,600 imaging centers nationally in 46 states.**

Is There Coverage in My Area?

We are happy to run an access report for you if you would like to provide us locations of your current employee population. Keep in mind we are heavily focused on **single case agreements**, so even if our coverage looks spotty in a certain market we can quickly build out provider access since we now have business to give the local providers.

How Does This Work Alongside My Health Plan?

The KISx Card program is set-up as a **stand beside solution to your current health plan**. We add a plan amendment to your current SPD that classifies **KISx Card benefits as Out-Of-Network benefits that have no cost to the employee/patient.**

How Does This Work With an HSA?

There is a special work around that occurs with an HSA plan due to the rules of not allowing first dollar plan coverage. When an employee has an HSA we will **verify their YTD deductible**, with a contact provided at the time of intake. If the employee has already met the IRS deductible minimums, we have them pay nothing out of pocket. However, let's say they have not met any of their deductible for the year and let's say they are enrolled as a Single on the plan. **The IRS minimum deductible for a Single is \$1,400.** We will have the employee pay us the \$1,400 and collect the difference of the procedure cost from the employer; making one single payment to the Provider (this avoids any issue with the provider forgetting to collect payment from the employee on the date of service). The employer will provide a rebate back to the employee based on the employees total amount paid to us.

Contact The KISx Card:
Phone - 877-GET-KISX
Email - KISx@bdsadmin.com

KISx Card FAQ (continued):

Are Claims Covered Under the Stop Loss Contract?

Yes - All Stop Loss carriers have agreed to accept any claims paid through the KISx Card program. This just involves a simple amendment to your Stop Loss contract to recognize KISx Card, LLC as the second administrator on the plan.

How Are Claims Applied to the Employer's Reporting?

Brokers check in with the KISx Card once a quarter and at the end of the plan year verifying if the KISx Card paid any claims towards the high claimants.

How Do Claims Apply to the Employee's Deductible?

They do not. None of the KISx Card claims will apply to In-Network deductibles, co-pays, co-insurance, etc. It is simply an Out-Of-Network benefit that has no cost to the employee.

How Do Employees Utilize the Program?

Education, Education and Education...All Wait, Did I Say Education?

Employees have to be made aware of the program and how to utilize it, otherwise it is worthless. If employees do not make outreach, we cannot create the impact. It is important that employers help support and keep the program a key talking point with any conversations that are related to the health plan. At KISx Card we also send quarterly postcards, email campaigns and webinars to help support our clients in this process.

What Incentive Does an Employee Have to Participate in the Program?

No out of pocket cost and a large number of employers also provide a taxable financial bonus - Typically 10% of the cost of the procedure through the KISx Card.

How Do We Get Started?

Implementation is very simple...Many employers are implemented same day that all their information is sent to us. We like to make things very easy for our employer and broker partners.

1. Return completed Intake Form
2. KISx Card will create agreements and send via DocuSign
3. 3 way call with broker, client & KISx Card Teams
4. Once Agreements are signed, we will send the KISx Cards directly to Employer, Broker or Employee's Homes
5. Once KISx Card receives the final client's SPD, KISx Card will create the Plan Doc Amendment for client to sign, understanding this might take a few months to receive final SPD, send when available

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