

Medicare Advantage that's not a *disadvantage*

We get it — Medicare Advantage plans offer good benefits, but impose a variety of burdens on clinicians, clinical systems and patients.

Our **no-contract** Medical Savings Account (MSA) plans are different — without hassles or hurdles.



Your patient has a new commercial insurance plan, the Fenyx Health Group MSA, offered through their employer

What is an MSA?

A unique MA plan that operates more like Original Medicare.

- ✓ NO prior authorizations or referrals beyond the few required by Medicare
- ✓ NO contract required to see patients or bill/receive payment from Fenyx Health
- ✓ Pays as Medicare pays AND reduces your patient billing and recovery efforts — you receive 100% of the full Medicare-allowed amount without having to bill the patient



Getting Paid with the Fenyx Health Group MSA

After you submit a claim to us (no contract required), we process it and notify all parties of any repricing and payment responsibility:

Expense is Medicare A/B
and deductible is not met:

Fenyx Health pays you in full
on behalf of the patient, then
bills the patient

Expense is Medicare A/B
and deductible is met:

Fenyx Health
pays you

Expense is not Medicare A/B,
regardless of deductible status:

The patient
pays you

↓ **The Bottom Line...** ↓

You receive payment in full from us,
and do not need to bill our members
for their covered liabilities.

Reimbursement for Charges

We pay as Medicare pays.

For plan-covered charges, CMS requires us to pay as Medicare pays. Reimbursement depends on your status with Medicare:

- **Medicare Participating and Accepting:** The lesser of billed charges or 100% Medicare-allowed amount. Balance billing not allowed.
- **Medicare Non-participating:** Lesser of billed or 95% of the Medicare-allowed amount, with balance billing up to the limiting charge where permitted by state law. Balance billing or excess charges are not covered by the plan.
- **Medicare Opt-out:** As your billing is not controlled or limited by Medicare, this becomes a private contract between you and the patient. No charges are covered by the plan.

Get in Touch with Us

We are here to help.

Provider Service

📞 1-800-350-6626

@ clinical@fenyxhealth.com

Fenyx Health Group MSA Claims

📮 PO Box 97, Orange, CA 92856

💻 portal.smartdatastream.us (payer ID 83309)

📞 559-396-3582

Non-network Acceptance Support for you and your patients.

CMS designed MSAs with access to all Medicare providers. You can choose whether or not to see the patient at each visit, however most providers accept the MSA.

Please speak with us if you have concerns about seeing a patient with Fenyx Health Group MSA. We want to find an agreeable arrangement for you both.

