



Dear Member,

Healthcare costs are escalating, and charges from out-of-network providers are the most troublesome with some providers charging non-network patients roughly three to four times the price of care. Secure Health is committed to helping you manage the rising costs of healthcare. That's why we have partnered with Data iSight to review charges on out-of-network medical claims and bills to determine an appropriate fee that the provider should be paid.

While the providers are under no obligation to accept the reduced charges, there are many reasons they will. The most important reason is that it's hard for them to argue against the methods Data iSight uses to determine the reductions. For facility claims, Data iSight uses a patented methodology and publicly available data to recommend reductions from a cost-up rather than charge down approach. Using similar methods, practitioner claims are reduced based on median reimbursement levels. These methods are defensible, repeatable and completely transparent. In fact, Data iSight has a website, datasight.com, that shows exactly how payment recommendations were made. This helps ensure that the medical providers not only have all the information they need to understand how their payment was determined, but also that they can see that the reductions are fair. You can also visit datasight.com and register for a username and password so that you can log into the patient section and see how the recommendations for reductions were determined.

If you ever have any questions about the process or if you receive questions from providers regarding the payment recommendation, you can call the Data iSight Inquiry Line at 866-835-4022 for assistance.

Sincerely,

Secure Health