



Welcome to Healthcare Made

Heavenly

The HBI Provider Difference



HEALTH
BEYOND
INSURANCE

The Health Beyond Insurance Provider Difference

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1.0 Introduction

As a healthcare provider, you have spent several years of your life and hundreds of thousands of dollars to become a caregiver of the highest magnitude. If you are anything like the majority of your colleagues however, since graduation you either feel as if you spend more time being a secretary than a doctor or you spend absurd amounts of money hiring people to do nothing but deal with paperwork, phone calls, and frustration just to get payment for your services.

The days of easy health care might seem to be long gone, leaving you wondering if all that time, effort and expense was really worth it. Health Beyond Insurance (HBI) is dedicated to getting your practice back under your control, getting you back into the caregiver's role and out of the secretarial pool.

1.1 The Health Insurance Solution

In the beginning, health insurance seemed like a dream come true for most health care providers. By creating a situation where more people could afford healthcare, insurance broadened the client base of every type of provider, allowed providers to offer solutions that might have been out of their patients' price range before they had insurance. It is a given fact in our society that everyone should have all the health insurance they can afford. Nothing will comfort a patient and put their mind at ease when they are seriously ill faster than knowing they won't lose their house if they need a serious procedure or emergency care.

However, health insurance does have its downside for both patients and providers. Like all businesses, providers must examine those downsides and make arrangements to deal with them, or else risk losing their business to financial disaster.

1.2 The Coverage Issue

One of the largest issues for providers when it comes to insurance is keeping track of what procedures, tests, and medications are or are not covered by the many different insurance plans you accept or that your patients might present to you. That alone can require several office staff whose only job is to call insurance companies and compare your suggested treatment with your patient's coverage. Even then if someone makes a simple mistake on either end, you could be losing the cost of the procedure when it turns out it wasn't covered or spending even more money on a collection agency.

On top of that, there are the staff members you must have in order to process the claims and keep in contact with insurance agencies that are slow to pay. All of this quickly adds up to thousands of dollars each month in overhead costs that raise the prices of your services beyond what you originally might have thought fair.

1.3 The Patient Retention Issue

In recent years, patient retention has become a very serious issue for providers. As deductibles rise, forcing patients to pay more out of pocket before their insurance coverage kicks in, patients are putting off more serious procedures and important medications due solely to cost. Even more patients are lost when you are forced to send collection agencies after them in order to get paid for the services that are not covered.

The loss of these patients does very little to reduce the need for staff, but greatly reduces the income that is required in order to pay for that staff. This is leaving more providers with fewer choices in how to care for their patients and advance their practices.

HBI firmly believes there is a better way - giving providers a place to offer their services directly to patients at set and reasonable prices. This is the option HBI offers you, and we are proud to provide this ability at absolutely no cost to you.

1.4 The Government Issue

When most businesses get a government contract, they could not be happier. Government agencies are notorious for overspending on just about everything. It is too bad that they don't feel health insurance is as important as the many widgets they buy, warehouse, and often forget about.

As most health care providers, but very few patients, know, the government has decided that they will never pay more than 85% of the cost of health services - IF they cover the service at all. And they only pay that percentage after they have used an arbitrary formula to decide what the cost is, which almost never has anything to do with the actual cost of the service but regularly falls short of that actual cost.

This leaves you, the provider, with no choice but to limit the number of government insurance patients you take, or refuse to take the insurance at all, once again removing possible patients from your client pool and reducing your ability to have a successful practice.

2.0 The Health Beyond Insurance Solution

You know your patients must have insurance in case they need serious, ongoing or emergency care. You know you need to accept that insurance. But dealing with the seemingly never-ending issues is becoming overwhelming. So many problems, seemingly without satisfactory solutions.

Health Beyond Insurance (HBI) has created the solution you need to combat these problems, without requiring that you change what insurance you accept, and without asking you to turn away patients. We are proud to provide to you the ultimate health care portal, at absolutely no cost to you or your patients.

2.1 Reclaim Your Pricing Structure

Over the years, most providers have forgotten their cash prices, as government and insurance agencies have demanded to set their own prices. When you join HBI, you can reclaim your pricing structure and set reasonable prices, without the costs of bureaucracy and paperwork, for a swiftly growing number of self-pay patients, creating for yourself an almost never ending new client pool that is eagerly seeking out your services.

When you are once again firmly in control of your prices, you can then greatly improve your customer retention by offering lower prices. Of course, greater customer retention means greater revenues, while the lack of excess paperwork and coordination outside agencies vastly reduces your costs.

2.2 Attract New Clients

Bringing in new clients is tough for health care providers, but it is perhaps even more essential for you than for any other industry. Finding new ways to attract patients has become rather a hassle since you are forced to turn away or limit the number of patients with certain types of insurance. You end up wasting advertising dollars with each patient you must refuse.

However, when you have completed your provider account with HBI, clients find your office, without any cost to you. Your practice is always at the fingertips of anyone searching for the services you offer, day or night. As long as the internet is running, you are constantly being promoted to new customers by our system.

2.3 Provide Peace of Mind Through Transparency

There was a time when part of your job as a healthcare provider was to put people at ease about their health issues and concerns, but the way things are today, even though you still put in the effort to give your patients peace of mind, everything else about their visit with you tends to obliterate any calm you manage to create. Being unsure of their coverage, high deductibles, associated other costs, and never ending paperwork all work against your efforts to treat and comfort your patient.

However, if you can remove all the extraneous nonsense and offer your patients real transparency about their health care costs, just imagine how much stress you can remove from your patients visits, how much easier it will be to put them on the right course of action, and how much happier they will be knowing that when they walk out of your office they will receive no surprise bills or collector calls.

2.4 Overall Cost Reduction

Reducing costs has been mentioned several times already for specific items, but what about your overall costs? It's great to reduce a couple of costs, but not if you take on new or higher costs elsewhere in the process. Our system all but guarantees that you acquire no new costs at all and that your costs with new patients through our system are greatly reduced.

As you already know, HBI costs you nothing to join and use, it is completely free for both providers and patients. Moreover, you add no new insurance companies, plans, or claims to your already overburdened system. You require no new staff to handle phone calls with our HIPPA compliant message system allowing email-like information passing between your existing staff and your new patients, meaning you never lose a client to an unanswered call. You also garner no new collections issues, since cash based health care allows you to either require payment immediately or set up payment plans your clients are happy to agree to.

2.5 Conclusion

Health Beyond Insurance was created specifically to offer you the solution to many of your problems as a health care provider, without adding to your bottom line or expecting you to be anything except the caregiver you wanted to be in the first place. We have endeavored to create the perfect place for you and your practice to flourish while finally allowing you to give your patients the reasonable prices you have always wanted to offer. We offer our secure and efficient service free of cost to both you and your patients. We want to return health care to where it should always have been, in the hands of you and your patients.

In other words, we are endeavoring to return of ease of use, freedom, security, and choice to the health care system. Every day we work towards this goal, and every day we are grateful for each and every client we are able to help.