



# Billing Overview

For IBX Core Self-Funded Clients Only

**Independence** 

Version 2.0

July 01, 2025

## Table of Contents

Overview of Billing .....	3
EBPP .....	3
About EBPP .....	3
Key features .....	3
Access .....	3
Provisioning .....	4
Operations .....	4
Key Billing Impacts .....	5
Payment Capabilities .....	6
Payment Options .....	7
Financial Terms .....	7
How to get Support .....	7
Additional Changes to Prepare For (SF Only) .....	7
Invoice Summary .....	9
Supporting Files for Invoices .....	12
Reporting .....	14
Index Reports .....	14
Stop Loss Reporting .....	14
Additional Reports .....	14
Notifications .....	14
Impact to Group Self Insured Clients .....	14
Glossary .....	16

# Overview of Billing

We are pleased to present the billed invoice summary and supporting reports used to communicate billing data to billed customers.

On the following pages, you will find information about Billing systems, each section of your Invoice Summary, and examples of summary-level reports. Each summary-level report matches the corresponding dollar amount in the current charges section of your invoice.

## EBPP

The Electronic Billing Presentment & Payment (EBPP) system replaced e-Bill.

You will have a temporary link to the e-Bill for retroactive visibility and the ability to pay runout invoices. This link will be available in the Group Portal.

## About EBPP

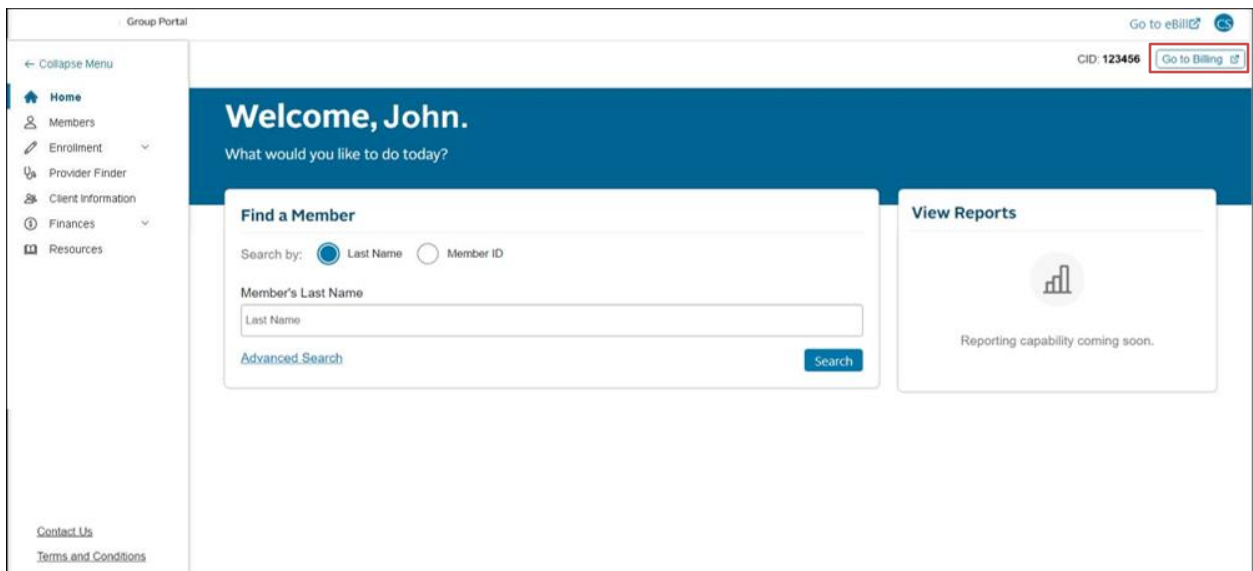
EBPP is an optimized payment system that is user-friendly, convenient, and easy to navigate. It creates a streamlined payment process that offers increased operational efficiency, ultimately enhancing the customer's overall portal experience.

## Key features

- View and pay multiple invoices from one screen (exceptions are mixed-funded or multiple profiles)
- View and pay the total balance.

## Access

You can easily access EBPP through the Group Portal. On the Group Portal homepage, you can navigate to the **EBPP** system by clicking the **Go to Billing** button on the top toolbar.





In accordance with HIPAA and HITECH regulations, as detailed in the Standard Contract Terms section, specific contract requirements are necessary to assign your security level.

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## Provisioning

Client advisors and sales representatives can request access and provisioning on behalf of clients that can include:

- Pay Bill
- View Invoices (PHI)
- View Invoices (Non-PHI)

Clients should contact their client advisor or sales representative to request the above access. The client advisor or sales representative will initiate the provisioning on the client's behalf.

The provisioning process generates an approval form to be completed by the client requestor. Once the client requestor approves the form, the approval will be sent to Client Setup.

The access requested should be granted within 72 hours of Client Setup receiving the client approval form.



Clients are encouraged to reach out to client advisors or sales representatives to request access on their behalf. On rare occasions, clients will contact Customer Service to request access. This should be avoided.

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## Operations

You can use EBPP to perform the following operations:

1. Establish Recurring Payments
  - a. Admin Bills
  - b. Claims Bills
2. Make a One Time Payment
3. Add Bank Accounts
4. Download Billing Statements
5. View Payment Activity
6. View Profile Details



- Refer to the Group Portal User Guide to learn more about the Group Portal and the various activities you can perform there.
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- Refer to the EBPP User Guide for more detailed information on how to navigate EBPP.
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## Key Billing Impacts

For Self-Funded (SF) clients, we are leveraging an existing billing system that has been tested and enhanced for several years, the **Claims and Administrative Billing System (CABS)**.

CABS will impact the Bill to Accounts, Invoice Timing, and Invoice Summaries. Key points are below.

### 1. Bill to Account Number

- The Bill to Account Number equals Bill to Account Digit + CID + Incremental Count of Bill to Accounts
- The Bill to Account digit for SF clients is 1.
- Together, the 15 digits will indicate which platform it is being billed out of.

Here is an example of the new bill to account number:

Bill to Account Number = Bill to Account Digit (1 Digit) + CID with leading zeros (10 digits) + Incremental Count of Bill to Accounts with leading zeros (4 digits)

Bill to Account Digit	CID	Incremental Count of Bill to Accounts												
1	0	0	0	0	0	1	1	1	1	1	0	0	0	2
1	0	0	0	0	0	1	1	1	1	1	0	0	0	3

### 2. Invoice Timing

- Claims invoices will be sent every Wednesday.
- Claims invoices are due two days after receiving them from the client.
- Admin invoices will be billed between the 23<sup>rd</sup> and 25<sup>th</sup> of each month for the following month's invoice.

# 2025

JANUARY						
Mo	Tu	We	Th	Fr	Sa	Su
30	31	1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31	1	2
3	4	5	6	7	8	9
FEBRUARY						
Mo	Tu	We	Th	Fr	Sa	Su
27	28	29	30	31	1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	1	2
3	4	5	6	7	8	9
MARCH						
Mo	Tu	We	Th	Fr	Sa	Su
24	25	26	27	28	1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31	1	2	3	4	5	6
APRIL						
Mo	Tu	We	Th	Fr	Sa	Su
31	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	1	2	3	4
5	6	7	8	9	10	11
MAY						
Mo	Tu	We	Th	Fr	Sa	Su
28	29	30	1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	1
2	3	4	5	6	7	8
JUNE						
Mo	Tu	We	Th	Fr	Sa	Su
26	27	28	29	30	31	1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	1	2	3	4	5	6
JULY						
Mo	Tu	We	Th	Fr	Sa	Su
30	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31	1	2	3
4	5	6	7	8	9	10
AUGUST						
Mo	Tu	We	Th	Fr	Sa	Su
28	29	30	31	1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31
1	2	3	4	5	6	7
SEPTEMBER						
Mo	Tu	We	Th	Fr	Sa	Su
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	1	2	3	4	5
6	7	8	9	10	11	12
OCTOBER						
Mo	Tu	We	Th	Fr	Sa	Su
29	30	1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31	1	2
3	4	5	6	7	8	9
NOVEMBER						
Mo	Tu	We	Th	Fr	Sa	Su
27	28	29	30	31	1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
1	2	3	4	5	6	7
DECEMBER						
Mo	Tu	We	Th	Fr	Sa	Su
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31	1	2	3	4
5	6	7	8	9	10	11

## 2025 Corporate Holidays

1/1/2025 New Year's Day  
 1/20/2025 Martin Luther King, Jr. Day  
 5/26/2025 Memorial Day  
 7/4/2025 4th of July  
 9/1/2025 Labor Day  
 11/27/2025 Thanksgiving  
 11/28/2025 Day After Thanksgiving  
 12/25/2025 Christmas

Claims Invoice Available via EBPP

Admin Invoice Available via EBPP

## Payment Capabilities

- Ability to bill for 12 months of retroactivity.
- Groups will have the ability to pay new invoices individually or via a single bulk payment.
- Groups will have the ability to download all documents as one zip file rather than each file.
- Spending accounts will be included in the admin invoice.

## Payment Options

### Financial Terms

Your billing frequency and contractual arrangement will determine your financial terms. Please follow the appropriate payment terms as they relate to your organization.

#### **Automated Clearing House (ACH) Debit Instructions:**

- Payments are made via the EBPP system.
- Banking information is entered into EBPP, where it is encrypted for ultimate security.
- Options include the ability to electronically authorize the ACH Debit each billing cycle or to set up a recurring debit.
- The designated bank account is debited and EBPP supplies immediate verification that the transaction has been processed.
- ACH Debits are initiated on the due date so that payment transactions may be completed in compliance with the contractual due date timelines.

#### **Wire Remittance Instructions:**

- Wire payments are initiated using the bank information indicated in the Wire Remittance Information on the invoice, which includes the Account Name, Account Number, Business Units, ACH Routing Number, Wire Routing Number, Bank Name, and Bank Address.
- To ensure proper credit, please reference your New Bill to Account Number(s) on every wire transaction (see one of the invoice examples on the following pages).

### How to get Support

The EBPP Operations team is responsible for billing support. Clients should contact their Client Advisors when billing questions or concerns arise.

## Additional Changes to Prepare For (SF Only)

- e-Bill will be disabled at approximately 5 weeks in advance of the group's effective date prior to transition (for example, if the effective date is on 1<sup>st</sup> July then, the e-bill will be disabled on 27<sup>th</sup> May).
  - After transition, electronic billing will be managed through EBPP.
  - Groups will be notified of payment cancelations and will no longer be able to make recurring or future scheduled payments on the retired system beginning at that time. For groups with one-time payments in the future that get canceled, they will need to re-enter this information on the new platform.
  - Recurring payments and bank information will be converted to EBPP. It is recommended that groups review the following information in their accounts 6-8 weeks prior to their renewal and again after renewal for accuracy.
    - Routing numbers
    - Account numbers
    - Account types



If we are unable to convert the information upon transition, it will need to be manually updated after transition.



Post transition, you will lose access to historical invoices. Download applicable historical invoices prior to the platform transition.

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- Payments
  - The new system will use calendar day methodology, meaning payment will occur on a specific date of the month.
    - The initial date will be established based on the pre-transition cadence.
    - Groups may change the payment date.
  - For all existing/transitioning and new clients, July and August payments are required. There will be a 30-day grace period for delayed payments that will mitigate account termination due to invoice delays.



If there is a recurring payment based on the date and the invoice is delayed, the payment will still come out, therefore, the client will have to pay early.

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- Calendar date payments must be selected for recurring payments.



# Invoice Summary

The Invoice Summary is a consolidated document that represents the total charges due for the current period as well as any outstanding balances from the previous billing periods.

The SF clients receive two types of invoice summaries:

- **Administrative Summary Invoice** provides the admin total charges broken up by subaccount, benefit plan, and product.

ADMINISTRATIVE SUMMARY INVOICE

Wire Instructions

Bank Name	ABA ID	Bank Account ID	Account Name
ABC Bank	141000627	302420928614	XYZ Insurance Company

Customer ID (CID): 12345  
Bill to Account Number: 40098765400001  
ABC VETERINARY EMERGENCY & SPECIALTY  
2301 Test Street  
PHILADELPHIA PA 19444

Please notify your client manager or billing analyst if your address or contact information has changed.

As of Enrollment Date: 12-MAY-2024  
Coverage Dates: 01-MAY-2024 to 31-MAY-2024  
Invoice ID: 1234509876  
Invoice Created Date: 14-MAY-2024  
Payment Terms: NET15  
Invoice Due Date: 29-MAY-2024  
Open Balance: \$2,140,254.51  
On Account Balance: \$0.00  
New Charges: \$305,515.92  
Amount Due: \$2,445,770.43

Billing Contact  
Tiffany Morgan  
789 2345 234  
tiffany.morgan@arp.com

Pending payments may not be reflected.

Administrative Fees

Sub Account ID	Sub Account Name	Benefit Plan ID	Benefit Name	Coverage	Rate Method	Count	Rate	Total
3155801	ABC INC	12347	PPO_Medical_1	ARP Medical with Drug	PEPM	3,780	\$24.00	\$90,720.00
3155801	ABC INC	12348	PPO_Medical_2	ARP Medical with Drug	PEPM	3,364	\$24.00	\$80,736.00
3155801				Total:				\$171,456.00
3155832	ABC INC Cobra	25104	PPO_Medical_1	ARP Medical with Drug	PEPM	80	\$24.00	\$1,920.00
3155832	ABC INC Cobra	25105	PPO_Medical_2	ARP Medical with Drug	PEPM	30	\$24.00	\$720.00
3155832				Total:				\$2,640.00

GRAND TOTAL of Administrative Fees\$174,096.00

Plan Enhancements and Adjustments

Sub Account ID	Sub Account Name	Benefit Plan ID	Benefit Name	Coverage	Rate Method	Count	Rate	Total
3155885	ABC INC	12347	PPO_Medical_1	Better Health Guide	PEPM	3,780	\$5.00	\$18,900.00
3155885	ABC INC	12347	PPO_Medical_1	Hearing Care	PEPM	3,780	\$3.17	\$11,982.60
3155885	ABC INC	12347	PPO_Medical_1	RX Benefits Integration	PEPM	3,780	\$2.00	\$7,560.00
3155885	ABC INC	12347	PPO_Medical_1	Subrogation	PEPM	3,780	\$4.00	\$15,120.00
3155885	ABC INC	12347	PPO_Medical_1	Telemedicine	PEPM	3,780	\$3.30	\$12,474.00
3155885	ABC INC	12347	PPO_Medical_1	TrueHearing	PEPM	3,780	\$0.66	\$2,494.80
3155885	ABC INC	12348	PPO_Medical_2	Better Health Guide	PEPM	3,364	\$5.00	\$16,820.00
3155885	ABC INC	12348	PPO_Medical_2	Hearing Care	PEPM	3,364	\$3.17	\$10,663.88
3155885	ABC INC	12348	PPO_Medical_2	RX Benefits Integration	PEPM	3,364	\$2.00	\$6,728.00
3155885	ABC INC	12348	PPO_Medical_2	Subrogation	PEPM	3,364	\$4.00	\$13,456.00
3155885	ABC INC	12348	PPO_Medical_2	Telemedicine	PEPM	3,364	\$3.30	\$11,101.20
3155885	ABC INC	12348	PPO_Medical_2	TrueHearing	PEPM	3,364	\$0.66	\$2,220.24
3155885				Total:				\$129,520.72

GRAND TOTAL of Plan Enhancements and Adjustments\$131,419.92

Summary Totals

Fee Type	Coverage	Count	Rate	Total
Administrative Fees	ARP Medical with Drug	7,254	\$24.00	\$174,096.00
Plan Enhancements and Adjustments	Better Health Guide	7,254	\$5.00	\$36,270.00
Plan Enhancements and Adjustments	Hearing Care	7,224	\$3.17	\$22,900.08
Plan Enhancements and Adjustments	RX Benefits Integration	7,254	\$2.00	\$14,508.00
Plan Enhancements and Adjustments	Subrogation	7,254	\$4.00	\$29,016.00
Plan Enhancements and Adjustments	Telemedicine	7,254	\$3.30	\$23,938.20
Plan Enhancements and Adjustments	TrueHearing	7,254	\$0.66	\$4,787.64
Total Current Month Bill Amount				\$305,515.92

Open Invoices

Invoice ID	Invoice Date	Amount
3020000683	16-MAY-2024	\$305,515.92
3020000685	16-MAY-2024	\$305,515.92
3020000687	16-MAY-2024	\$305,515.92
3020000689	24-MAY-2024	\$1,223,706.75
Open Balance		\$2,140,254.51
On Account Balance		\$0.00
TOTAL AMOUNT DUE		\$2,445,770.43

Billing: Overview

9

The key sections included in the admin summary invoice are as follows:

1. The **Invoice Details** section contains all information regarding your account, including dates, payment terms, balances, new charges, and amount due.
  2. The **Wire Instructions** section provides key wire remittance information.
  3. The **Administrative Fees** section provides a break-up of the Sub Account, Benefit Plan, and Products. The total charges for each sub account are also provided here.
  4. The **Plan Enhancements and Adjustments** section provides a break-up of the Sub Account, Benefit Plan, and Products that have had any enhancements or adjustments.
  5. The **Summary Totals** section provides a total of all the current charges including the fees and the enhancements or adjustments. It contains a single line item representing the sum of the fees for all the products. The enhancements and adjustments are summarized product wise.
  6. The **Open Invoices** section contains details of any open invoices from the prior periods.
  7. The **Total Amount Due** section at the end of each summary invoice, provides the total amount due for the period, which is a sum of the Summary Total and Open Invoices.
- **Claims Summary Invoice** provides the claim total charges broken up by subaccount and benefit plan.

CLAIMS SUMMARY INVOICE											
<b>Wire Instructions</b> <table border="1"> <thead> <tr> <th>Bank Name</th> <th>ABA ID</th> <th>Bank Account ID</th> <th>Account Name</th> </tr> </thead> <tbody> <tr> <td>ABC Bank</td> <td>141000627</td> <td>3024209286614</td> <td>XYZ Insurance Company</td> </tr> </tbody> </table>				Bank Name	ABA ID	Bank Account ID	Account Name	ABC Bank	141000627	3024209286614	XYZ Insurance Company
Bank Name	ABA ID	Bank Account ID	Account Name								
ABC Bank	141000627	3024209286614	XYZ Insurance Company								
<b>Customer ID (CID):</b> 12345 <b>Bill to Account Number:</b> 400096765400001 ABC VETERINARY EMERGENCY & SPECIALTY 2301 Test Street PHILADELPHIA PA 19444											
<b>Payment Terms:</b> NET02 <b>Invoice ID:</b> 2050000587 <b>Invoice Created Date:</b> 19-JUN-2024 <b>Due Date:</b> 21-JUN-2024 <b>Open Balance:</b> \$6,168.87 <b>On Account Balance:</b> \$0.00 <b>New Charges:</b> \$21,038.78 <b>Amount Due:</b> \$27,207.65											
<b>Billing Contact</b> Tiffany Morgan 789 2345 234 tiffany.morgan@arp.com											
Please notify your client manager or billing contact if your address or contact information has changed.											
[Pending payments may not be reflected]											
Sub Account ID	Sub Account Name	Benefit ID	Benefit Name	Description	Rate Method	Amount					
3155801	PN CDHP ACT	27278	PPO_MED_6	Medical Claims Paid		\$8,606.65					
3155801	PN CDHP COB	27278	PPO_MED_6	Medical Claims Paid		\$15.75					
3155801	PENN PPO RET	27277	PPO_Med_5	Medical Claims Paid		\$12,416.38					
<b>New Charges</b>						\$21,038.78					
<b>Open Invoices</b>											
Invoice ID	Invoice Date	Amount									
2050000581	17-JUN-2024	\$2,110.84									
2050000585	19-JUN-2024	\$3,762.12									
2050000599	20-JUN-2024	\$295.91									
<b>Open Balance</b>						\$6,168.87					
<b>On Account Balance</b>						\$0.00					
<b>Total Amount Due</b>						\$27,207.65					
For your billing convenience, this invoice may contain charges for items that are not products of our company.											

The key sections included in the claims summary invoice are as follows:

1. The **Invoice Details** section contains all information regarding your account, including dates, payment terms, balances, new charges, and amount due.
2. The **Wire Instructions** section provides key wire remittance information.
3. The **Claims Summary** section provides a break-up of the Sub Account ID, Sub Account Name, Benefit ID, Benefit Name and Description. This section gives a summary view of applicable claim amounts summed for each benefit plan.
4. The **Open Invoices** section contains details of any open invoices from the prior periods.
5. The **Total Amount Due** section at the end of each summary invoice, provides the total amount due for the period, which is a sum of the Summary Total and Open Invoices.

The summary invoice documents are also supported by detailed reports explaining the breakup of the charges. Refer to the [Supporting Files for the Invoices](#) section for more details.

# Supporting Files for Invoices

Summary Level Reports contain data that support the current charges section of the Invoice Summary and are only produced when there is activity.

The Administrative Summary Invoice has the Admin Detail Report (Identified/Deidentified) attached as a supporting document. The Admin Detail Report has the member level detail of admin invoices, showing rates by subaccount, benefit plan, and product.

ABC UNIVERSITY HEALTH SYSTEM										07/01/2024 thru 07/31/2024		Bill Total	\$50,455.44
										Administrative Fees		Plan Enhancements and Adjustments	
Name	Subscriber ID	Sub Account ID	Sub Account Name	Benefit Plan ID	Benefit Plan Name	Period Start Date	Medical Benefit Administration	Total	Claims Fiduciary	Data and File Exchange for Outside Vendor	Total	Total	Total
DOE, JANE	2405123400	123456	XYZ ACTIVE	27277	HEALTHCARE PPO	07/01/2024	\$35.42	\$35.42	\$1.88	\$0.00	\$1.88	\$37.30	\$37.30
DOE, JOHN	2405123401	123456	XYZ ACTIVE	27277	HEALTHCARE PPO	07/01/2024	\$35.42	\$35.42	\$1.88	\$0.00	\$1.88	\$37.30	\$37.30
DOE, JACK	2405123402	123456	XYZ ACTIVE	27277	HEALTHCARE PPO	07/01/2024	\$35.42	\$35.42	\$1.88	\$0.00	\$1.88	\$37.30	\$37.30
DOE, RYAN	2405123403	123456	XYZ ACTIVE	27277	HEALTHCARE PPO	07/01/2024	\$35.42	\$35.42	\$1.88	\$0.00	\$1.88	\$37.30	\$37.30

The Claims Summary Invoice is supported by the product wise reports listed below. These reports are available both in identified and deidentified format; the identified format (as shown below) will have more columns that include member details than the deidentified version.

1. **Medical Claims Detail Report** provides member level detail of medical claims paid.

PAID CLAIMS MONTH: June 2024																	
CLAIMS PAID THRU: 06/19/2024																	
MEDICAL CLAIMS DETAIL REPORT FOR ABC UNIVERSITY HEALTH SYSTEM																	
Sub Account ID	Sub Account Name	Benefit Plan ID	Benefit Plan Name	Member ID	Last Name	First Name	Paid Date	Claim Number	From Date	To Date	Provider Name	Previous Charges	Charges	Provider Liability	Subscriber Paid Claim Amount	Is Adjusted	Previous Paid Claim Amount
123456	XYZ ACTIVE	27277	XYZ_Med_5	3410276101	DOE	JANE	6/19/2024	202401010001	3/23/2024	3/23/2024	EFG MAIN CLINIC	\$0.00	\$152.00	\$0.00	\$33.30	N	\$0.00
123456	XYZ ACTIVE	27277	XYZ_Med_5	3410276202	DOE	JACK	6/19/2024	202401010002	4/09/2024	4/09/2024	HU HEALTH CENTER	\$0.00	\$2,000.00	\$0.00	\$720.00	N	\$0.00
123456	XYZ ACTIVE	27277	XYZ_Med_5	3410276303	DOE	JOHN	6/19/2024	202401010003	4/09/2024	4/09/2024	KLM CITY HOSPITAL	\$2,000.00	\$0.00	\$0.00	\$800.00	Y	\$1,000.00
123456	XYZ ACTIVE	27277	XYZ_Med_5	3410276404	DOE	RYAN	6/17/2024	202401010004	5/8/2024	5/8/2024	NOP COMMUNITY PHARMACY	\$0.00	\$122.25	\$0.00	\$122.25	N	\$0.00

2. **No Exchange of Funds Detail Report** provides member level detail of medical claims processed and not paid for a client's own provider and is rolled out only when applicable.

PAID CLAIMS MONTH: June 2024																	
CLAIMS PAID THRU: 06/20/2024																	
NO EXCHANGE CLAIMS DETAIL REPORT FOR ABC UNIVERSITY HEALTH SYSTEM																	
Customer Name	Sub Account ID	Sub Account Name	Benefit Plan ID	Benefit Plan Name	Member ID	Last Name	First Name	Paid Date	Claim Number	From Date	To Date	Provider Name	Is Adjusted	Charges	Provider Liability	Subscriber Benefit Amount	Benefit Amount
ABC UNIVERSITY HEALTH SYSTEM	123456	XYZ ACTIVE	27277	XYZ_Med_5	3410276101	DOE	JANE	06/20/2024	2024123456789	04/19/2024	04/19/2024	CDE Medical Center	Y	\$1,329.00	\$0.00	\$0.00	\$109.70
ABC UNIVERSITY HEALTH SYSTEM	123456	XYZ ACTIVE	27277	XYZ_Med_5	3410276202	DOE	JOHN	06/20/2024	2024234567899	04/22/2024	04/22/2024	FGH Hospital	Y	\$3,018.00	\$0.00	\$0.00	\$354.51
ABC UNIVERSITY HEALTH SYSTEM	123456	XYZ ACTIVE	27277	XYZ_Med_5	3410276303	DOE	JACK	06/20/2024	2024345678990	04/12/2024	04/12/2024	FGH Hospital	Y	\$11,886.76	\$0.00	\$0.00	\$3,851.88
ABC UNIVERSITY HEALTH SYSTEM	123456	XYZ ACTIVE	27277	XYZ_Med_5	3410276404	DOE	RYAN	06/20/2024	2024456789020	04/22/2024	04/22/2024	IJK Hospital	Y	\$5,654.00	\$0.00	\$0.00	\$863.92

3. **RX Claims Detail Report** provides member level detail of RX claims paid and is rolled out only when applicable.

[illegible]

4. **Capitation and VBR Detail Summary Report** provides member level detail of capitation and value-based reimbursements and is rolled out only when applicable.

[illegible]

# Reporting

## Index Reports

The organization offers the Index reporting platform to help customers monitor and better understand their healthcare membership and expenses. Index reports are available directly through the Group Portal.

## Stop Loss Reporting

A key difference in reporting through the group portal is direct access to Stop Loss Reporting, only applicable to clients with Stop Loss Insurance. This is a self-service option that will replace the monthly report email distribution. Here are some key points:

- The Stop Loss Reports can be accessed through the Index. Based on your role, you can reach Index from Group Portal.
- A Large Case Notification (LCN) report will still be issued on the 1<sup>st</sup> and 16<sup>th</sup> of a month.



For more information on Stop Loss Reporting, see the Stop Loss Reporting User Guide.

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## Additional Reports

Account Representatives and Client Advisors will access existing reports through the Group Portal, including:

- Membership Reports
- Enhanced Membership Reports
- Utilization Reports

# Notifications

A “Bill Ready” notification will be released to clients when their PDF invoices are posted to EBPP.

## Impact to Group Self Insured Clients

As part of invoicing process, we provide Group Self Insured clients with both a PDF Invoicing Summary statement as well as supporting Excel data files. In addition, Self Insured customers receive Invoices for both Administrative fees/services, as well as Claims, and in varying levels of detail.

The “bill ready” email notifications will generate when the PDF invoicing statements are posted to EBPP. They will ONLY be generated for non-PHI versions of the invoices. (Anyone who has PHI viewing capabilities is auto permitted to have non-PHI viewing capabilities. This restriction is to avoid sending double invoice notifications to PHI capable viewers.

Regardless of funding type, the notification will include the invoice number in the Subject line and/or body of the email notification. Customers can expect to receive the email notification from this Sender/address:

- Self-Funded: [selffundedbilling@billingpayments.com](mailto:selffundedbilling@billingpayments.com)

Customers should add this address to their Safe Senders list to ensure the notifications do not bypass their Inboxes.



## Bill Ready!

Dear 100002004010002 [REDACTED],

Your Independence bill dated 05/05/2025 is now available.

Account Number	XXXX0002
Current Statement Balance	\$ 1.00
Minimum Amount Due	\$ 0.00
Billing Date	05/05/2025
Payment Due Date	05/10/2025
To pay by phone	Call 888-879-4891
Invoice Number	BillReadyNotTest_CSFpdf3_

[Pay Now](#)

We appreciate your business.  
Independence Customer Service



# Glossary

## [\\$ PEPM Administrative Expense](#)

Administrative amount charge based on Per Contract Per Month calculation.

## [% of Claims Administrative Expense](#)

Administrative amount charge based on a percentage of paid claims calculation.

## [Adjustment](#)

Line item on the invoice where manual charges and credits are applied.

## [Advance Deposit](#)

A predetermined amount based on the terms of the contract can be invoiced either as a single amount or over a specified number of billing periods.

## [Benefit Plan](#)

A single benefit or grouping of benefits offered together.

## [Benefit Plan ID](#)

The identification number associated with the benefit plan to which the charges in the table are related.

## [Benefit Plan Name](#)

The names of the benefit plans that charges in the table are related to.

## [Bill to Account](#)

Additional bills to accounts can be requested for a customer to subdivide their billing for financial purposes.

## [Bill to Account Number](#)

The system-generated number is used to identify a customer's specific bill account.

## [Claim ID](#)

A unique number is assigned to a claim.

## [Count](#)

Total number of contracts used to calculate Per Contract/Employee Per Month administrative expenses.

## [Coverage Period](#)

The time frame of coverage that charges are related to.

## [Customer ID](#)

A unique identification number is assigned to each customer.

### Effective Date

The first day of coverage that charges are related to.

### Employer Portal

A secured website that enables members, employers, and producers the ability to electronically access and manage data. This website will be phased out during the transition to the new Group Portal but can still be used till all the groups associated with a client are not migrated fully.

### End Date

The last day of coverage that charges are related to.

### Group Portal

A secured, user-friendly platform that facilitates end-to-end client group administration for client users and advisors.

### Invoice Created Date

Date the current invoice was produced.

### Invoice Due Date

Date payment is due.

### Invoice ID

The system-generated number assigned to an Invoice Summary and supporting reports produced during a particular billing period.

### Invoice Summary

Total charges due for the current billing period, as well as adjustments or balances from previous billing period(s).

### Member ID

Unique Member Identification Number. A non-Social Security Number Patient ID.

### Open Balance

Unpaid balance or credit from a previous billing period(s).

### Open Invoices

Total amount of unpaid invoices.

### Paid Claims

Provider charges are submitted and paid within a particular billing period.

### Prospective

Invoicing charges for membership/service to be rendered in the upcoming month.

### Retrospective

Invoicing charges for membership/service rendered in the past month.

### Sub Account ID

An identification number that identifies the subaccount to a client.

### Sub Account Name

Name associated with the numeric Sub Account ID used to enroll members into Employer Group coverage. The Sub Account ID and associated Sub Account Name are intended to represent Employer Group membership categories/groupings (i.e. Active, Cobra, Retiree, Other employer-specific designations like Unions, Divisions, Locations, etc.).

### Total Current Charges

All available expenses are invoiced in a billing period.

### Total Due

The sum of the Balance Forward and the Current Charges sections.