

Simplicity Frequently Asked Questions

Key FAQs to help members understand what Simplicity is and how it works.



What is Simplicity®?

Simplicity is a healthcare financial benefit provided as part of the Trustmark Health Benefits benefits package.

You get a simpler, more convenient way to pay for your in-network covered healthcare services. It offers financial protection from high out-of-pocket costs and is a safety net you can count on when you need it most. And, you can earn SimpleRewardsSM!



How does Simplicity work?

You go to the doctor as you normally would, and when your doctor sends their bill to Trustmark Health Benefits for their portion of payment, Simplicity steps in and pre-funds your amount. This way your doctor gets a complete payment.

Instead of getting bills from multiple providers, Simplicity works with your providers so that you only get one monthly statement covering all your provider charges for the month – just like a credit card. This gives you more control and allows you to spread out your payments by using interest-free minimum amount due options.

How does the online payment manager work?

The online payment manager is a personalized online payment portal that members can utilize to view and pay all provider bills that have been processed through your healthcare plan administrator, Trustmark. The online payment manager keeps all of your medical billing information in one convenient location so you always have quick access to the most current information.

- Pay multiple providers using any payment method you prefer, including HSA / FSA accounts, through a single easy-to-use portal
- Once you activate Simplicity, you may use the online payment manager to pay providers directly if they do not participate in Simplicity

What if my medical bills are higher than I am able to pay in one Simplicity statement?

Simplicity members can elect to pay their Simplicity bill in full, or they can elect to pay the minimum amount due which has been calculated for up to 12 months of interest-free payments*.

This benefit helps you manage rising out-of-pocket costs and the financial shock when there is an unexpected critical illness or injury in the family by offering flexible, interest-free payment plans that help make those larger medical bills more manageable.

* Your minimum monthly payment is your total balance due divided over 12 months. For example, if your total balance due is \$1,200, your minimum monthly payment will be \$100.

With Simplicity do I still pay a co-pay at the time of my visit? Do I pay anything else at the time of my visit?

You continue to pay your co-pay at the time of service as you normally do. If for some reason you are ever asked to pay any additional charges, such as a portion of your co-insurance, explain to them that they will receive a Simplicity payment, usually within 14 days of receipt of the claim.

Your doctor may call us at 855.729.1245 if they have questions and a Simplicity customer service professional will explain the process to them and make any arrangements for pre-funding directly with your doctor.

Is there an extra fee to use Simplicity?

NO! There is no cost to the member to participate. Simplicity earns its revenue through small convenience fees from the provider for the expedited and complete payments they receive.

Does my healthcare plan change if I use Simplicity?

No, your healthcare coverage and benefits stay the same.

Why should I trust Simplicity to help me with something so important as my health and finances?

Simplicity was developed by, and built on the backbone of, the largest healthcare payment processor in the country with over 20 years of experience in large and small scale payment transactions and information security.

How do I know my Simplicity bill is accurate?

We can ensure accuracy by using a three step process across three different groups, rather than just one accuracy check, which is the industry standard.

1. Trustmark Health Benefits – The Gatekeeper

When your doctor sends a claim to Trustmark, your health plan administrator, Trustmark compares the bill

to your specific benefits package to make sure that the doctor is charging what they should be, and that you only pay what you're meant to. Trustmark has detailed processes in place for claim review and processing.

2. Simplicity – Industry Algorithm

When Simplicity receives your claim and Trustmark's payment, Simplicity goes through a second accuracy-checking process that has been developed through years of experience verifying and processing payments for large companies. Simplicity now delivers that same level of service, normally set aside for big industry players, to each and every Simplicity member.

3. You – Final Review

By the time the claim has made it to your Simplicity Statement, we are confident that the amount you owe is accurate. There are, however, some instances where you may notice a discrepancy between what you experienced at your doctor visit and what they billed for. Initial claim processing is based on trusting that the doctor is billing for services that they actually provided to you. Only you would know if the doctor is incorrectly billing you for something that you never received. With all of your claims in one, easy-to-read statement – instead of searching through piles of paper – it's simpler than ever for you to identify any erroneous charges. If for example, you see that your doctor billed you for care you never received, then you only have to make one call to our Customer Service at 855.729.1245 and we will work with your health plan and your doctor on your behalf to get the issue resolved.

What if I get a bill from my doctor or other provider?

The Simplicity program works with provider billing systems so that when we make a payment to them, it shows that your balance has been paid and, therefore, they shouldn't send you a bill. There are the rare circumstances that your provider may still send you a bill. If this happens, please call us letting us know right away so we can reach out to the provider, show them that they have already been paid, and make sure that you don't get any additional bills from them in the future. Our goal is to make the process less confusing, so the more we know, the better we can manage your provider bills for you.

How do I know if my Provider takes Simplicity?

Simplicity automatically pays your deductible and co-insurance to all providers. Your provider does not have to sign up or enroll in Simplicity to receive payment for your deductible and co-insurance. There are a very few providers that choose not to participate in the program, however. These providers will clearly be identified as a "non-simplicity Provider" on both your Statement and EOB. If one of your providers opts out of the program after we've already funded your claims, we will alert you immediately.

Why would my doctor participate in Simplicity if the patient is the one that benefits from the process?

Doctors can no longer afford to wait for patient payments or write off as much bad debt as they have historically.

This puts them in a sticky situation because they want to keep their patients happy, but they also are being forced to be more aggressive about collecting payments. Providers are looking for an option that can deliver both of these things – and that's where Simplicity comes in.

Simplicity delivers a prompt and complete payment to the doctor which means they don't have to worry about collecting from patients. This way they can focus on you, their patient, not on being a bill collector.

How does Simplicity protect me?

Not only does Simplicity help you better manage your healthcare expenses, it also protects you by keeping you in good standing with your doctors so you don't ever have to worry about not being seen due to an outstanding payment issue or being sent to collections by your doctor. And, Our process ensures that you aren't mistakenly sent to collections while you are having any inaccuracies fixed, which is happening more and more. This often happens because of miscommunications between your health plan and your doctor but, since Simplicity is taking care of both the billing and the resolution, we don't have to rely on coordinating between multiple offices to put any bills on hold while we fix the problem.

What are SimpleRewards and how do I use them?

SimpleRewards give you a percentage of your Simplicity payments back in the form of credits you can use toward future deductible and co-insurance payments. You earn 2% of each payment paid by credit card; that jumps up to 5% SimpleReward credits on each payment made via debit, HSA card, check or through your bank account.

Payments submitted using the online payment manager, earn 1% of your payments in SimpleRewards.

When can I use my SimpleRewards?

You accrue the SimpleRewards during the benefit year and may use them the following benefit year toward payment on your Simplicity statement. The accrual and retention of SimpleRewards is all reliant upon keeping your Simplicity account in good standing. If your account goes delinquent, meaning 60 days past due, then you will lose the SimpleRewards you've accrued.

Please note, You may earn SimpleReward credits on online payment manager payments until 12/31/17. The accrued rewards for these payments must be used by 12/31/19 or they will be forfeited. As of right now, SimpleRewards credits earned from paying your Simplicity statement do not expire.

How do I make payments through the online payment manager?

Log in to myTrustmarkBenefits.com and click on the Simplicity tile. You may pay using your preferred method, including credit card, Health Savings Accounts (HSAs) and Flexible Spending Accounts (FSAs), or your bank account. You choose which bill(s) you want to pay and then make your payment online through the payment portal.

How does using the online payment manager help me?

The online payment manager is convenient and secure; you can view all statements and pay any patient responsibilities online and track what has been paid and what remains outstanding.

How do I manage payments to non-Simplicity providers?

To make sure you have the simplest experience possible, you will see non-Simplicity providers in a separate section of your Simplicity statement; they will not be included in the balance due. You may still view and pay these non-Simplicity providers through the online payment manager, which you can access via the Simplicity payment portal.

Whom do I call if I have a question?

For questions about your healthcare benefits, including eligibility, claim processing and the amount you owe, or about Simplicity or the online payment manager, please contact Customer Service at 855.729.1245 between the hours of 8am – 5pm ET.

Simplicity is provided by the nonprofit Simplicity Payment Association, which is not an affiliate of Trustmark Health Benefits, Inc.



Self-funded plans are administered by Trustmark Health Benefits, Inc.
Trustmark Health Benefits, Inc. is a subsidiary of Trustmark Mutual Holding Company.
400 Field Drive • Lake Forest, IL 60045
800.832.3332 • www.TrustmarkHB.com

