

High deductible health plans will be offered by 38% of employers by 2006.

More than 60% of *working Americans without health coverage* are not offered a health plan benefit by their employers.

One-third of the uninsured have annual *incomes of \$50,000 or more and choose not to be insured.*

14% of employers with 200 or fewer employees offer those employees *incentives to opt out of health plans.*

Are *more and more*
of your
patients responsible for
more and more
of their
healthcare costs?

Announcing
 Value
Point
by MultiPlan

MultiPlan, Inc.
115 Fifth Ave.
New York, NY 10003

With ValuePoint by MultiPlan, you can easily and safely serve this growing segment of cash-paying customers. The program is marketed through some of the country's most reputable health insurers, and was designed with your needs for *patient steerage*, *administrative ease* and *low collection risk* in mind. Here's how it works:

Traditional health insurance is changing.

America's health insurers face declines in employer-sponsored health coverage, and most are adding programs – even acquiring companies – that serve uninsured or under-insured workers.

As a healthcare provider, you can no longer assume your patients' bills will be covered primarily by traditional health insurance. But you can be ready to serve those patients and still keep your collection costs down.

Announcing ValuePoint by MultiPlan® – a program that delivers value to you and your patients at the point of service. *Value to you*, by delivering more cash-paying customers. *And value to your patients* through discounts that help them manage their growing healthcare purchasing responsibility.

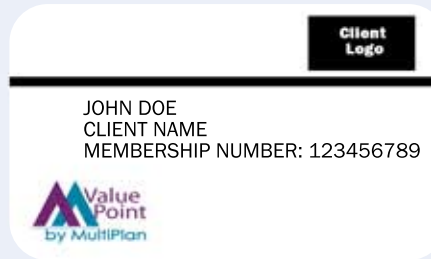
Patient Steerage.



1. ValuePoint member makes an appointment.
Our ValuePoint clients give their members two convenient options for locating you as a participating provider: online or toll-free phone number.



2. Client confirms appointment.
Whether you are selected online or by phone, our clients confirm the selection and patient financial obligation by letter to the member, courtesy call to you, or both.



3. ValuePoint member arrives at appointment.
The member presents their confirmation letter and/or ID card featuring the ValuePoint by MultiPlan logo.

Administrative Ease.



4. You determine collection amount.
There are no new fee schedules to administer or claim forms to file. Simply perform your usual steps to confirm patient financial arrangements and then apply your current MultiPlan discount. If you don't know the discount, a call center staffed by trained professionals will provide it within seconds.

Low Collection Risk.



5. You collect payment.
Although you are welcome to bill patients, members are instructed to pay you in full for the discounted amount at the point of service. You increase patient flow with no concurrent increase in Accounts Receivable.

Let ValuePoint by MultiPlan deliver *more and more value* to you and your patients. Enroll today, or for more information visit www.multiplan.com/valuepoint or call 800-672-6176.