



# Direct Billing Services

Stop losing money and time managing your healthcare premiums

## Direct Billing Services

Navia's Direct Billing Services remove the burden of collecting premiums from members who cannot have funds deducted through payroll. A coupon booklet for the premium due is mailed or emailed to the member and a dedicated customer service unit is provided to handle any and all member questions. Members have the ability to pay by check, auto-debit, or online with a credit card or checking account. All collected premiums are remitted to the employer monthly, along with reporting all activity for the prior month by member.

## Common challenges

Many Direct Billing administrators leave significant, ongoing work for the employer. Common challenges we hear include:

- Hard-to-use payment tools
- Poor customer service where members are expected to self-serve instead of talk with a live person.
- Unclear monthly reporting and lack of transparency.
- Internal management is labor-intensive.

### Key benefits

- Online platform for members and employers
- Monthly reporting
- Complete Direct Billing solution
- **100% US-based, live customer support**

## When is Direct Billing Needed?

Leave-of-absence (LOA)

Temporary furloughs

Retiree

Seasonal employees

Affordable Care Act (Lookback)

Premium arrears

## Navia Direct Billing solutions

### Online platform

#### **Leave the paper behind; get transparency**

Employers can administer and check the status of their members directly, and members can manage their benefits and payments without relying on mail or faxes.

### Superior customer service

#### **Eliminate difficult phone calls with participants**

Navia has a dedicated, live customer service team. Members contact us directly with their questions; removing the ongoing support burden on employers.

### Monthly reporting

#### **Don't lose money on unpaid premiums**

Navia's monthly reports give employers complete transparency into any unpaid premiums and provide peace-of-mind that you are not losing money.

### Complete Direct Billing solution

#### **Offload the administrative burden on Navia**

Direct Billing is more than sending notices. Navia provides it all: payment collection and administration, reminder notifications, monthly reporting, and direct customer service.

## Some of our Direct Billing clients



## Direct Billing product features

Navia's clients have access to industry-best features and capabilities:

### Employers

- Template for monthly file
- Coupons provided to members for self-payment
- Reminder notifications
- Manage Insufficient Funds
- Manage Overpayments
- Remit Premiums Collected to Employer
- Monthly Activity Reporting
- Automated online plan renewal
- Dedicated implementation manager
- Responsive and experienced employer service team

### Members

- Online auto-debit or check payment options
- Knowledgeable service team to handle complex plan and payment questions
- Customer service online, by email, or by toll-free call