



California Health & Wellness Plan and PaySpan, Inc. are in a partnership to provide an innovative web based solution for Electronic Funds Transfers (EFTs) and Electronic Remittance Advices (ERAs). This service is provided at no cost to providers and allows online enrollment.

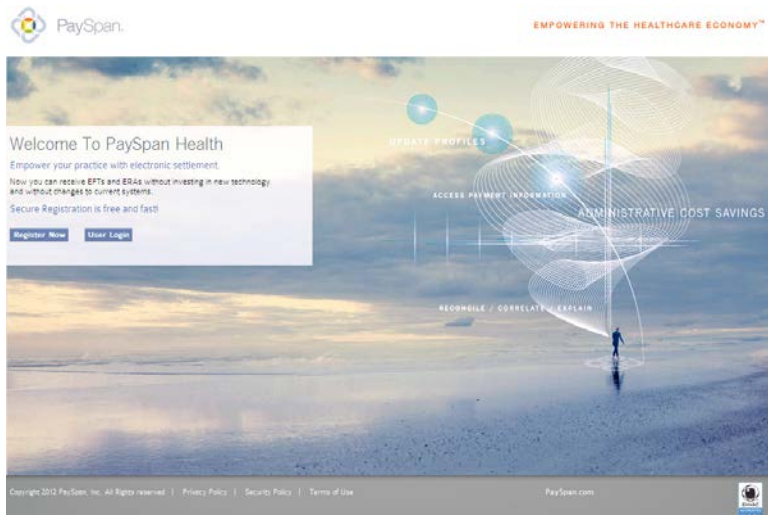
PaySpan® Health: Healthcare Payment and Remittance Advice

California Health and Wellness and PaySpan offer an innovative solution for Electronic Funds Transfers (EFTs) and Electronic Remittance Advices (ERAs). Using this free service, providers can take advantage of EFTs and ERAs to settle claims electronically, without making an investment in expensive EDI software. Following a fast online enrollment, you will be able to receive ERAs and import the information directly into your Practice Management or Patient Accounting System, eliminating the need to key remittance data off of paper advices.



PaySpan Health Offers a Practical Solution to Electronic Settlement

PaySpan Health can rapidly transition you into the world of electronic payments and automated reconciliation, greatly reducing your paper work. PaySpan Health offers providers a complete solution for claim payment management. Using PaySpan Health, you can route EFTs to the bank account(s) of your choice, manage multiple payers, choose how you want to receive remittance details, easily re-associate payments with claims, and take advantage of claim and remittance retrieval and reporting.



Getting Started is Easy!

The process starts with an invitation from a payer that includes a registration code. You may obtain this code from PaySpan once you are fully contracted and loaded in to the California Health & Wellness Plan System. Armed with this code, you can pursue an online enrollment process that will only take 5-10 minutes to complete. During this enrollment process, you will set up a profile of your practice, specify bank accounts (multiple accounts if you desire), and specify other preferences for management of checks, EFTs, ERAs, or online presentment of claim payment information.

California Health & Wellness and PaySpan Health Benefits to Providers:

- ✓ **Free service** – Providers are not charged any fees to use the service
- ✓ **Eliminate re-keying of remittance data** – Electronic remittance advices can be imported directly into Practice Management or Patient Accounting Systems, eliminating the need for manual keying off of paper advices
- ✓ **Maintain control over bank accounts** – Providers keep control over the destination of claim payment funds. Multiple practices and accounts are supported.
- ✓ **Match payments to advices quickly** – Providers can associate electronic payments with electronic remittance advices quickly and easily
- ✓ **Pursue secondary billings faster** – Accelerates the revenue life cycle
- ✓ **Improve cash flow** – Electronic payments can mean faster payments, leading to improvements in cash flow
- ✓ **Connect with multiple payers** – Providers can quickly connect with any payers that are using PaySpan Health to settle claims


Complete Reports are Available

PaySpan Health makes tracking and reconciling payments quick and easy with flexible payment reports. Providers are able to design their own reports and run them at any time. Common examples include ACH summary reports, monthly payment reports, and payment reports sorted by date. PaySpan Health's report capability takes the mystery out of matching claims to payments!

Remittance Viewing and Receipt – You Have Options

With PaySpan Health, you have a number of options for viewing and receiving remittance details. PaySpan Health will match your preference for remittance information, with the following options (potentially constrained by payers):

- ✓ EDI 835 ERA data file that can be downloaded directly to your Practice Management or Patient Accounting System
- ✓ Electronic remittance advice presented online and printed in your location



NPI: 111111111E
TIN: 89357421
Provider FNE: 1234567891

FABRIKAM INSURANCE COMPANY
225 MAIN ROAD
SOMECITY, MD 12345

PAYMENT REPORT

Payment Date: 6/4/2008
Payment Number: 6217717639
Payee Provider: Dr Barbara Smith
890 TEST ROAD SOMECITY AA, 13456

Contact Information
1-800-555-1212
help@providerservices.com

Payment: \$339.99
Payment Type: ACH

Total number of claims: 3

Claim	Patient Name: MARY LOU SHIPLEY	Patient ID: 9900830	Payer claim number: 5656512794				
Provider claim number: 1110638	Service provider: HARRY DOGWOOD	Service provider identifier: W9331THJ					
Date of Claim	Claims Status	Billed Amt	Allowed	Claim Patient Resp	Other/COB other	Contractual	Paid
1		300.00	0.00	25.00	0.00	0.00	81.58

Claim	Patient Name: SCOT SHIPLEY	Patient ID: MC123456	Payer claim number: 5656512793				
Provider claim number: 1112885	Service provider: HARRY DOGWOOD	Service provider identifier: W9331THJ					
Date of Claim	Claims Status	Billed Amt	Allowed	Claim Patient Resp	Other/COB other	Contractual	Paid
1		575.00	0.00	25.00	0.00	0.00	180.00

Claim	Patient Name: ROBERT BROUWEN	Patient ID: 1234567890	Payer claim number: 5656512796				
Provider claim number: 1112464	Service provider: HARRY DOGWOOD	Service provider identifier: W9331THJ					
Date of Claim	Claims Status	Billed Amt	Allowed	Claim Patient Resp	Other/COB other	Contractual	Paid
1		200.00	0.00	30.00	0.00	0.00	78.33

CLAIM TOTAL 3 TOTAL CLAIM PAYMENT 339.99