

Supplemental Protection at ACI

In today's changing Insurance industry, insurance plans are continually being revised to incorporate higher deductibles, co-pays and higher levels of coinsurance in an effort to keep premiums from rising and keep health insurance affordable for the consumer. Plans do not provide the same coverage they once did. Supplemental Protection has become a popular and needed product to fill the gaps which have been created from the rising costs of healthcare.

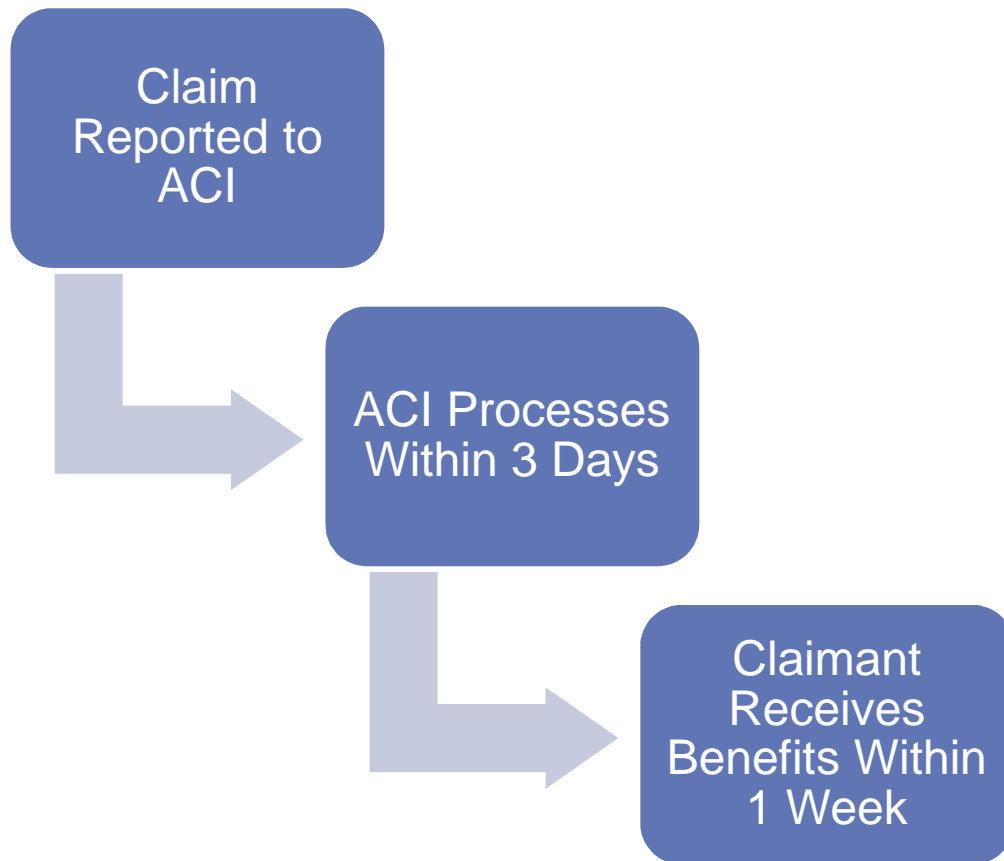
When the consumer incurs a medical loss they are already entangled with working through their claim with their primary carrier. ACI understands these circumstances and has created claim submission methods that are simple and painless for the end user.

ACI's Painless Claim Submission Methods

- ❖ On-Line Claim Form – Claimants can complete and submit a very basic and simple claim form online to report and file their claim for benefits. Most claims submitted require no supporting documentation.
- ❖ Telephonic Claim Acceptance – Claimants call ACI's Customer Service Team and file their claim by phone through a brief series of questions. On average, wait times are under 1 minute and the claim intake process totals 5 minutes per call.

ACI's Quick Reimbursement for Supplemental Protection

ACI understands how important quick reimbursement is for consumers purchasing a Supplemental Protection product. Due to their high deductibles, consumers are faced with high patient responsibility balances, during a time they may be recovering from a debilitating condition. Funds are needed quickly to pay their balances so not to experience the heavy burden of lingering medical bills. ACI responds by paying member claims within a 3 day average processing time.



With ACI handling your Supplemental Protection Product, we will provide fast, reliable service to your clients and ensure the validity of claims to make your product successful.