



A CO-OP APPROACH TO HEALTHCARE

# Surgery Guide

Your Path to Surgery with EverTrust



EverTrust Advocacy Support

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# Surgery Guide



## 1 What you can expect from EverTrust

As an EverTrust member, you'll have a dedicated advocate to support you throughout your surgery journey. After meeting your Member Responsibility Amount, eligible expenses are shared, often resulting in meaningful savings compared to traditional insurance. Proactively planning your surgery with EverTrust helps reduce costs for both you and the community. Provide your advocate with timely information to ensure a smooth process.

✔ Support

✔ Guidance

✔ Flexibility

## 2 Goals

- ✔ Confirm surgery is the best course of action
- ✔ Obtain quick approval for sharing
- ✔ Choose high-quality, fair priced providers
- ✔ Facilitate prepayment to secure the lowest cost
- ✔ Focus on the best recovery method

✔ Your provider

✔ Your Care

✔ Your services

## 3 How you can help

- ✔ Request your medical records directly from providers, or on your patient portal
- ✔ Choose fair-priced surgical centers. The costs are lower and the quality of service is high
- ✔ Present as self-pay and gather Good Faith Estimates from your providers
- ✔ Submit all information to your EverTrust advocate promptly for eligible review
- ✔ Get one single bill when possible for your recovery therapeutics.

Reach out to your EverTrust Advocate with any questions or concerns you have during your surgical journey, we are here to help.

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## STEPS

**Your EverTrust Advocate will be there to support you every step of the way.**

### Is this procedure right for me?

Surgery may not always be necessary. Consider seeking a second opinion or exploring therapeutic options. EverTrust can help you obtain a second opinion to confirm if surgery is the best choice.

### Picking your facility & surgeon

After your surgery is confirmed as necessary, you choose your facility and surgeon. Ask your surgeon which facilities they can perform the procedure at. This allows you to choose a surgical/ambulatory facility instead of a hospital setting. Choosing wisely may even qualify you for a reduction of your Member Responsibility Amount (MRA). The final decision is always yours, giving you the power to take control of this important step.

### Payment

Preparing for care, including your surgeon, facility, and anesthesiologist, helps keep costs down and simplifies the process. EverTrust will work with you to streamline payments and find the best options for your situation. Surgery centers will often have bundled pricing to make your billing simpler to manage.

### Recovery

If you require it, you can choose your recovery options. Request upfront pricing for recovery services, ask about pre-payment discounts, and send bills to EverTrust promptly. You have a \$3,500 allowance for therapeutic services, giving you the flexibility to plan your recovery in the best way for you.

**And remember, if you lower the cost of your entire Surgery Sharing Request, through self-pay and cost-saving options, it can help to lower your Member Responsibility Amount.**

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## EverTrust Perks



### AdvocacyTeam

Your EverTrust Advocacy Team is here to support and help guide you throughout your entire surgery journey



### Safeguard of 2 MRAs

Each household is only responsible for 2 MRAs in a rolling 12-month period.



### MRA reductions

MRA reductions are available to members who use self-pay resources to save money for the EverTrust community.



### 12-month rolling period

Our calendars do not reset on January 1<sup>st</sup>. Members have a 12-month rolling period.



### 100% shared on eligible services

After your MRA is met, your community shares in 100% of your eligible services.