



## CARDHOLDER GUIDE

Providing easy, convenient and affordable access to routine, preventive and primary healthcare services for the uninsured and underinsured.

Finally, convenient, affordable healthcare for your family with HealthTransaction Network®

- Convenient access to comprehensive healthcare services – at **highly discounted prices**
- Access to healthcare providers wherever you are, nationwide
- **Pay-as-you-go** healthcare:
  - Pay only for the services you use, when you use them
  - No need to pre-pay or “load” the HTN card with funds (\$)
- **No insurance company involvement needed! Just you and the healthcare provider!**

**Sign-up and Get an HTN Card Today!**


**4 Easy Steps:**

- 1 Visit any participating HTN card issuing healthcare provider location (list of locations available at [www.HTNnet.com](http://www.HTNnet.com))
- 2 Show one form of personal identification and pay the \$10 card registration fee
- 3 Receive your state-of-the art health card on the spot
- 4 Use the HTN card immediately for healthcare services, at any participating healthcare provider locations (list of participating provider locations is available at [www.HTNnet.com](http://www.HTNnet.com))

**How much does it cost to get an HTN card and use it?**

- There is a low, one-time cost of \$10 to receive the HTN card
- Renew annually for the low cost of \$10 to continue participating and using the HTN card
- **No additional charges! – unlimited use of the card** at participating healthcare locations!!

**How do I use my HTN card?**

- Present your HTN card at any participating healthcare provider location to get access to any of the highly discounted healthcare services they offer to HTN cardholders
- Look for the  symbol at healthcare provider locations, nationwide!

**What kinds of healthcare services are available with my HTN card?**

Healthcare services include a variety of primary, preventive, wellness and urgent care services, such as:

- Physical exams
- Mammograms
- Vaccinations
- X-ray/imaging
- Dental care
- Eye care
- Urgent care
- Prescription medicines
- Aesthetic medicine
- Wellness/therapy services
- ...and many more

Visit [www.HTNnet.com](http://www.HTNnet.com) for a complete list of healthcare services (including discounted fees) offered by each participating provider



## Where can I use the HTN card and what healthcare providers participate in the Network?

A growing group of healthcare providers throughout WNY are providing quality healthcare services, including:

- Community hospital systems
- Primary care clinics
- Physicians
- Dental care providers
- Eye care providers
- Urgent care centers
- Pharmacy providers
- Therapy & wellness providers

**Visit [www.HTNnet.com](http://www.HTNnet.com) for a list of participating provider locations & healthcare services**

## Who will pay for the healthcare services?

- **Pay-as-you-go** healthcare:
  - Pay only for the services you use, when you use them
  - **No need** to pre-pay or “load” the HTN card with funds (\$)
- Payment can be made by the cardholder via cash, credit/debit card, or personal check (if accepted by the provider)
- Pay only the discounted fees charged by the provider for HTN cardholders
  - the lowest fees charged to individuals by each provider

## Who will benefit from having an HTN card?

- Any consumer is able to receive the HTN card and will benefit from the HTN card and participation in the Network
- There are some individuals that will especially benefit from the Network and card, including uninsured and underinsured individuals:
  - People with high-deductible health plans
  - Senior citizens that do not qualify for Medicare/Medicaid, or have gaps in coverage
  - Young people 19 – 35 years old without adequate coverage

## What if I already have health insurance, would this card still benefit me?

- **Yes.** The HTN card will benefit many consumers that already have some form of insurance
  - often just one visit to an HTN provider is all it takes to justify the cost of the card.
- Here are two examples of how the card may help insured people:
  - Consumers with high deductible insurance can use the HTN card for healthcare services that must be paid for out-of-pocket to meet their deductible amount.
  - Consumers with HMO style or other health plans often have limited or no coverage for dental care, pharmacy services, and/or eye care - they can use the card for these services.

## How do I get additional information about the Network and my HTN card?

- Contact any participating healthcare provider (complete list is available at [www.HTNnet.com](http://www.HTNnet.com))
- Visit our website frequently for updated information on our growing Network at [www.HTNnet.com](http://www.HTNnet.com))

\*\* terms and conditions are subject to change by HealthTransaction Network\*

"HealthTransaction Network does not provide healthcare services or health insurance to cardholders. Healthcare services accessed using this card are provided solely at the discretion of participating healthcare providers. All fees for services are established by participating healthcare providers."