



An Introduction...

Esorse Corporation is a leading provider of electronic health and dental claims processing with **real-time adjudication and payment services** to Insurers, Third Party Administrators, Insurance Brokers/Advisors and corporations across Canada. The company commenced operations in Toronto, Ontario in 2005 with the objective of automating and streamlining business processes to increase profitability for clients.

Enhance & Expand



Over the past six years Esorse has continually enhanced its system's capabilities and expanded its range of

services to include **Pharmacy Benefit Management** and **Claims Management Services** and most recently introduced a **Hybrid Pay-Direct Card** that can be used virtually anywhere as the payment vehicle for health, dental and other medical or Hospital accommodation claims.



The Benefits of Technology™

Esorse employs **cutting edge technology** to serve clients of all sizes and types by anticipating future needs and enhancing its systems to meet client requirements at the lowest possible cost. We've built our business by listening to client needs, devining market trends and creatively delivering best-of-class solutions.

The latest example of this drive for innovation is the launch of the multi-function **Esorse Hybrid Pay-Direct Health Card** with a **Visa** logo that enables it to be used at any POS (Point of Sale) terminal by a Regulated Health Care Professional, Hospitals, medical product or service suppliers to receive immediate adjudication and payment.

Unparalleled Flexibility

Esorse offers flexibility that is not available from competing pay-direct card providers or insurers, who are constrained by old legacy systems and ways of conducting business.



The company currently serves several hundred clients with many thousands of participants on a national basis.

It is totally independent of any insurance company and is privately owned.

For additional information please visit: www.paydirectcard.com



Esoorse Launches Hybrid Pay-Direct Health Benefits Card

The new Esoorse Hybrid Pay-Direct Health Card (launching in the fall of 2011) will revolutionize claims submission and payment for the services of Regulated Health Care Professionals, as well as health care product or service providers across Canada.

Any Healthcare professional, Hospital, product or service provider with a computer and Point Of Sale (POS) terminal will now be able to **file claims online and receive payment in real-time!**

Where can the card be used?

The Esoorse card can be used at **any Regulated Health Care Professional service provider, Hospital, or product supplier** of medical related products (the list of eligible Practitioners may vary by Province). They must have a computer to file the claim electronically, and a POS terminal to swipe the card.



Are there any limitations?

Fees from non-regulated professionals such as Marriage Counselors, Sports Therapists, Social Workers, etc. **cannot be reimbursed via the Esoorse Pay-Direct Hybrid Health Card, nor can they be claimed as an eligible Medical Expense in accordance with the Income Tax Act.**

While some insurers may allow the fees from these professionals to be reimbursed under their group programs they are placing their clients at risk in the event of an audit by Canada Revenue Agency. **The Esoorse system will not recognize such claims.**



The fees of Regulated Health Care Professionals qualify as an eligible medical expense that may be claimed under the Medical Expense Tax Credit on one's personal Federal Income Tax Return in accordance with Section 118.2 (2) of the Income Tax Act and Interpretation Bulletin IT-519R2.

Eligible expenses may also be reimbursed under an insured group benefits program, or self-insured program such as an employer funded ASO Program (Administrative Services Only), or a Health Spending Account as outlined in Interpretation Bulletin IT-529.



How Does the Hybrid Card Work?

The Esorte Hybrid Card has been designed from the ground up to be simple, secure and convenient for practitioners and their client. The use of the card is as follows:

1. Quick & easy implementation



Upon enrolment in a program administered by Esorte, the cardholder is provided with a welcome letter and instructions on how to use the card and how to securely & privately log onto the system to access their account 24/7.

2. Service Provider submits claim

The cardholder presents the card to the health service provider who submits a claim electronically to Esorte for the services or product supplied.



3. Real-time adjudication



The Esorte system adjudicates the claim immediately in real-time for eligibility under the cardholder's benefits program, whether it is a fully insured individual or group benefits program, or self-insured employer ASO (Administrative Services Only) program, or a Health Spending Account. Due to its multi-function capability the service provider may have to swipe the card twice to secure full payment.

4. Instant payment to Provider



The Esorte system remits payment in accordance with the applicable program parameters to the service provider or instructs the provider to swipe the card to secure payment. If the total claim is more than the eligible benefit payment amount the service provider will collect the balance outstanding from the cardholder in cash, debit, or credit card.

5. Funds drawn from HSA

The Esorte system will record that the claim was only partially paid and, if applicable, such as under a Health Spending Account will hold the balance of the claim and remit it to the cardholder's bank account after the next monthly employer contribution has been received.



Isn't this just another Pre-paid Card?

No, it's so much more! The Hybrid card is not a pre-paid card where a certain amount is pre-loaded on the card in advance and used at POS terminals until the funds are exhausted. Funds are only loaded onto the Esorte card when a claim has been adjudicated, thereby providing greater financial security.

The ESORSE Advantages:

- Online Claims submission and adjudication in real-time of eligible expenses in accordance with plan design and the Federal Income Tax Act
- EDI Processing of Drug/Dental/ Professional service/Hospital claims
- Real-time reimbursement via Hybrid Visa card (POS terminal)
- Real-time monitoring of HSA history and balances
- Real-time monitoring of Program sponsor funds
- Manual Cheque reimbursement (when required)
- Direct Deposit to Bank reimbursement
- Real-time Coordination between ASO and HSA Programs
- Customized system solutions for Pharmacy Benefit Management (PBM) and Preferred Provider Networks (PPN)
- Drug Utilization Review services
- Flexible statistical reports
- Payroll/Commission payments
- Rewards program point accumulation
- Supports coordination of benefits (COB) with multiple plans
- Ability to handle any complex benefit plan design
- Cardholders can access their account 24/7
- Competitive, realistic pricing
- Card can be customized for clients
- Data always belongs to the client

ESORSE Corporation is a pioneering, innovative service provider that recognizes the need to earn a client's trust and to constantly enhance its services to meet evolving client needs.

Esome Associate Provider Network (EAPN)

Esome is establishing an "Esome Associate Provider Network" (EAPN) on a provincial and community basis that will enable cardholders to access Regulated Health Care Professionals as well as product and service providers who have agreed to accept the card. This will take some time to roll out nationally. In the meantime cardholders who receive the new card will be instructed in their "welcome letter" to provide Esorse with the name and contact information of their servicing professional so that Esorse can contact them to sign up immediately.

Esome, of course, cannot recommend any professional, product or service provider or the quality of their services. In addition, Esorse is not attempting to create any form of discount that is part of most Preferred Provider networks in the USA and the few that exist in Canada today.



All of the Regulated Health Care Professional Colleges (the Provincial licensing bodies) and the respective Provincial Professional Associations have been contacted to make them aware of the new card and to encourage their members to become members of the EAPN. The EAPN members will be listed on the new Esorse web site.

In order to extend the range of pay-direct claims beyond pharmacy and dentistry to encompass all Regulated Health Care Professionals, Hospitals, product suppliers and service providers Esorse needed a card that could be used at existing POS terminals. It also required a card where the amount of the payment could be loaded on the card instantly when the claim has been adjudicated by the claim system.



The Hybrid card is not like a gift card where a certain amount is pre-loaded on the card in advance and used at POS terminals until the funds are exhausted. Funds are only loaded onto the card when a claim has been adjudicated.

The Esorse Hybrid card is truly unique as it is the only card where funds can be transferred to the cardholder's bank account. For example, let's say a family with a special need's child purchases a special bed for \$5,000 from a supplier who is not a member of the EAPN. Esorse will make the reimbursement to the card when the claim has been adjudicated and the cardholder can have the funds transferred to his/her bank account.

Esome provides customers with the Hybrid Health Benefit Card that has the most comprehensive range of system capabilities behind it in the industry. **It combines a multiple of functions on a single card that no competitor currently offers!**

How Can Esorse Help You?

An important point to remember is that if you or a client require customization of the system to add a new module to handle a unique program or particular aspect of an existing one, please contact Esorse to discuss your needs. We are here to help!

ESORSE Corporation

234 Eglinton Ave East, Suite 502
Toronto, Ontario M4P 1K5

416-483-3265 tel

1-877-6-ESORSE toll-free

info@esorse.com email

www.paydirectcard.com

