WellRithms 2026

Medical overbilling costs payors and patients billions of dollars every year.

SHIELD INDEMNIFICATION™

WELLRITHMS SOLUTION

ABOUT SHIELD INDEMNIFICATION™

Medical billing disputes create financial uncertainty for health plans and unnecessary stress for members. Even when reimbursement recommendations are accurate, provider pushback, balance billing attempts, and prolonged disputes can introduce risk beyond the bill itself.

Shield Indemnification exists to reduce that exposure.

Shield provides a structured layer of financial protection for select medical bills and claims reviewed by WellRithms. When applied, Shield helps limit the downstream financial impact of provider disputes by standing behind the reimbursement recommendation and managing associated risk.

Rather than escalating uncertainty, Shield allows plans to move forward with greater confidence, knowing that financial exposure has been thoughtfully addressed when disputes arise.

CORE COMPONENTS

FINANCIAL RISK PROTECTION

Shield provides financial protection related to provider disputes on covered medical bills and claims, reducing unexpected exposure tied to reimbursement challenges.

DISPUTE ALIGNMENT AND SUPPORT

Shield is applied in conjunction with WellRithms' bill review, repricing, and dispute support process, ensuring protection is grounded in accurate, defensible recommendations.

WHY PROTECTION REQUIRES ACCURACY FIRST

Shield is not designed to compensate for weak or aggressive reimbursement decisions. It is designed to reinforce recommendations that are already accurate, measured, and defensible.

Because Shield is paired with line-level bill review, consistent methodology, and clinical oversight, protection is applied only where recommendations reflect reality. This alignment reduces the need for negotiation, limits prolonged disputes, and helps financial resolution occur with less friction.

Shield does not eliminate provider challenges. It reduces the financial uncertainty they create.

SELECTIVE CASE APPLICATION

Shield is applied on a case-by-case basis, allowing WellRithms to assess suitability based on billing complexity, risk profile, and review findings.

BALANCE BILLING MITIGATION

Shield helps reduce the financial impact of balance billing efforts by supporting resolution when providers seek payment beyond the recommended amount.

YOUR CASE IS SHIELDED. HERE'S WHAT HAPPENS NEXT.

When a case enters Shield Indemnification™, our team immediately steps in.
Members are never left to navigate balance billing or provider correspondence alone.

STEP 1: WE MAKE CONTACT

A Shield Team representative schedules an introductory call with the member to explain the process & answer questions.

STEP 2: WE PREPARE AND SEND DOCUMENTATION

Your dedicated Shield Representative will:

- Send required documentation to the member
- Provide clear instructions for completion
- Request that completed paperwork be returned via certified or tracked mail to ensure confirmation of receipt

STEP 3: WE NOTIFY THE PROVIDER

Your Shield Representative sends required documentation directly to the provider to formally initiate the process.

STEP 4: WE STAY PROACTIVE

Ongoing follow-up is structured & consistent, based on any balance bills or correspondence received.

Follow-Up Schedule:

- Months 1–6: Contact every 30 days
- Months 7–18: Contact every 60 days

Our goal is continuous oversight & proactive protection.

STEP 5: CASE CLOSURE

If no balance billing or collection activity is received for 19 months, the case is formally closed. At that point, no further routine check-ins are required.

STEP 6: OPEN LINES OF COMMUNICATION

Members are encouraged to contact their Shield Representative immediately if:

- A balance bill is received
- A provider sends new correspondence
- A collections notice is issued
- Clarification is needed on any healthcare-related communication

We respond quickly. We act decisively.

DEDICATED MEMBER SUPPORT

We maintain a direct line of access for all Shield members:

Email: MemberSupport@WellRithms.com
Phone: 971-213-4209 (Option 1)

WHAT THIS MEANS FOR MEMBERS

You are not alone in this process.
We monitor. We intervene. We follow through.

That's what it means to be shielded.

LET'S TAKE A LOOK

Start with a single medical bill or claim.

Shield Indemnification may be available for eligible cases where financial exposure, provider behavior, or dispute risk warrants added protection.

A review can help determine whether Shield is appropriate & how it may support resolution.

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