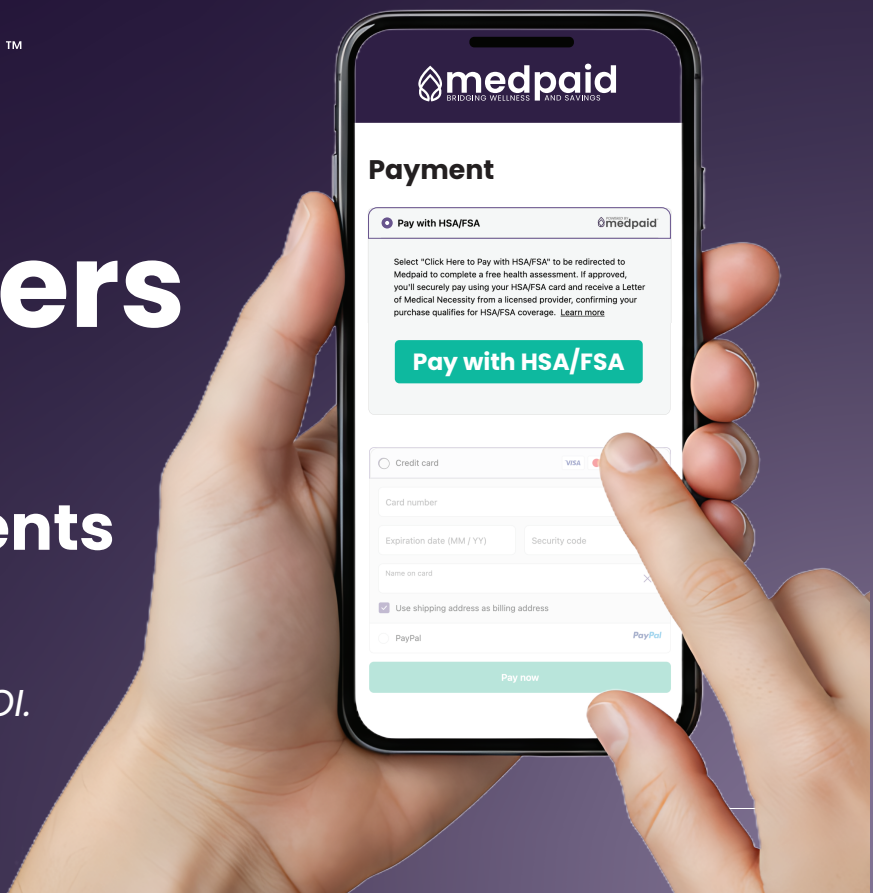




Turn Browsers Into Buyers with HSA/FSA Payments

Unlock \$150B+ in tax-free HSA/FSA healthcare spending with Medpaid to increase conversion, AOV, and ROI. (Devenir, 2024)



The Revenue Opportunity

The Challenge

Most products on the market **do not fall under traditional HSA/FSA eligibility**. This leaves a huge amount of potential spending power untapped.

The Solution

Medpaid's **telehealth + SaaS service** provides a seamless, medically backed, and IRS-compliant pathway for clients to make their products eligible. This allows companies to accept HSA/FSA payments for a much broader range of wellness, health, and lifestyle products.

Key Business Benefits



Increase cart conversion rates by reducing checkout friction.



Boost Average Order Value (AOV) by enabling customers to spend pre-tax dollars.



Achieve measurable ROI with transparent, performance-based pricing.



Capture market share your competitors are missing by unlocking HSA/FSA eligibility.



 **HSA/FSA** 



Assessment & Onboarding Process

Medpaid's onboarding process ensures your products and services meet IRS and medical criteria for HSA/FSA eligibility.

STEPS

STEP

1

Product Submission & Sync

Sync products into the Medpaid back office via Shopify, WooCommerce, or custom integration.

STEP

2

Medical Review & Ingredient Analysis

Licensed medical professionals evaluate products against IRS & FDA databases, and determine eligibility through Medpaid's telehealth-driven process.

STEP

3

Legal & Compliance Verification

Ensures alignment with IRS Publication 502 & FDA guidance.

STEP

4

Optional HSA/FSA Badge

Builds trust at checkout by showing eligibility approval.

STEP

5

Consumer Pathways

Customers can pay upfront (reimbursement), directly with HSA/FSA card, or through QR-based Letter of Medical Necessity access.

WHAT CLIENTS PROVIDE

- Access to their **ecommerce product platform**: Shopify, WooCommerce, or custom.
- **Internal Team** (ops, marketing, compliance, or product) to collaborate with Medpaid's team on setup and launch.
- If available, **support from a technical team** to streamline integration and deployment.

Our Products & Pricing

medpaidbasic Plugin

- Customers pay with regular card, post-purchase LMN issued for reimbursement.
- Best for clients testing HSA/FSA eligibility.
- Compatible with Shopify, WooCommerce, and custom platforms.

— Pricing —



\$3 + 7% of eligible cart order

medpaidplus+ Plugin Extension

- Direct "Pay with HSA/FSA" checkout with health assessment.
- Best for clients seeking a seamless checkout & highest conversion value.
- Compatible with Shopify Plus, WooCommerce, and custom platforms. Medpaid Basic required.
- Direct HSA/FSA card payment, auto order creation.

— Pricing —



\$3 + 10% of eligible cart order

medpaidlink QR-Based

- QR on packaging/invoice – \$9.99 LMN valid for 12 months.
- Medpaid Plugin required
- Universal compatibility, no restrictions.
- QR-triggered LMN for product.
- Customer pays for LMN.

— Pricing —



\$9.99/assessment customer-paid; clients may add margin.

medpaid marketplace Full launch in 2026

- Online marketplace for HSA/FSA eligible products.
- Best for clients seeking visibility & new distribution.
- Requires Medpaid Basic.
- Marketplace discovery & purchase.
- Shopify Collective Integration only

— Pricing —



25%

Your Dashboard: Proof of ROI

Every Medpaid client gets access to a real-time dashboard showing how Medpaid impacts their performance.



Metrics You'll See



Total Orders

Regular, HSA, and combined totals.



Average Order Value (AOV)

Regular vs HSA.



Order Counts

Regular orders, HSA orders, and total volume.



Improvement %

Lift in AOV driven by HSA/FSA usage.



Percentage with Assessment

% of orders that triggered Medpaid's process.



Financial Metrics

Cost to client, minimum ROI (\$), and ROI %.

Client Value



Transparent Reporting

You always see exactly how Medpaid affects your business.



Proof of Performance

Tie every dollar of spend back to conversion, order volume, and ROI.



Valuable Data

Data you can take to leadership, investors, or finance to validate growth.

Nebboo Boosted AOV by 55% & Increased Gross Revenue by 13% in 14 days with Medpaid's HSA/FSA Solution

The Challenge

Nebboo wanted to increase sales by making its products more accessible. Without an HSA/FSA payment option, they risked leaving conversions on the table.

The Solution

- Integrating Medpaid's plugin.
- <1 Minute eligibility assessments.
- Clear customer messaging about HSA/FSA payments.

Key Outcomes



55%
Higher AOV



13%
Increase
in revenue



590%
ROI

- **\$43,575 HSA orders** (4% of total)
- **55% higher AOV** when customers used HSA (\$197 → \$305)
- **13% increase** in revenue.
- **ROI: 590%** on Nebboo's Medpaid investment

“Medpaid didn't just give our customers more ways to pay—it increased conversion and drove a real lift in order value.”

—Nebboo Team



WHY CLIENTS CHOOSE medpaid™



Revenue Lift

Proven increase in conversion & AOV.



Eligibility Expansion

SaaS + telehealth model makes more products HSA/FSA eligible.



Built-In Compliance

IRS Publication 502 aligned, medically validated.



Scalable Pricing

Performance-based fees; enterprise pricing for large clients.



Future Growth

Access the Medpaid Marketplace (launching 2026).



Proven Trust

Used by leading wellness & consumer health brands.



Ready to Turn More Carts Into Conversions?



**Book a Call
with Our Team**

 medpaid™

Unlock the \$150B+ HSA/FSA Market



FAQ

Part One



Do I need Shopify Plus to use Medpaid?

Medpaid Basic works with Shopify & Medpaid Plus requires Shopify Plus, WooCommerce, or a custom ecommerce platform. Medpaid Link requires the Medpaid Plugin & works universally with any sales channel since it's QR-based.



What happens with products that are not HSA/FSA eligible?

If a customer's cart contain non-eligible items, Medpaid Plus guides customers to processes only eligible items through Medpaid's HSA/FSA checkout. Non-eligible items can be purchased separately after HSA/FSA checkout.



How does HSA/FSA payment options work?

Medpaid Basic: Customers pay upfront with a standard card, then complete a short health assessment, and submit a Letter of Medical Necessity (LMN) for reimbursement from their HSA/FSA administrator.

Medpaid Plus: Customers pay directly with their HSA/FSA card during checkout. No reimbursement needed (Best option).

Medpaid Link: Customers scan a QR code, pay and complete the health assessment, and receive a Letter of Medical Necessity (LMN) that covers all purchases of that product for 12 months.



FAQ

Part Two



How quickly can we launch Medpaid?

Onboarding and eligibility assessments typically take 5-10 business days once products are submitted.

Launch timelines vary depending on client readiness and whether internal tech/ops leads are available to collaborate.



What do clients need to provide during onboarding?

- Access to their ecommerce platform.
- Internal team leads (operations, marketing, or compliance) to work with Medpaid's team.
- If available, technical team support to accelerate integration and setup.



What's included in Medpaid's dashboard?

Clients get a real-time analytics dashboard with:

- Total regular orders, HSA orders, and combined orders.
- Regular vs HSA order counts.
- Percentage of orders with assessment.
- AOV regular vs HSA + improvement %.
- Cost to client, and ROI %.



FAQ

Part Three



How are fees structured?

Medpaid Basic: \$3 + 7% of eligible cart order.

Medpaid Plus: \$3 + 10% of eligible cart order.

Medpaid Link: \$9.99 per assessment (customer pays, clients can add margin).

Enterprise Pricing: Available for clients with \$10M+ annual revenue.



What types of products can Medpaid help make eligible?

Many products traditionally excluded from HSA/FSA can be made eligible through Medpaid's telehealth-driven SaaS model.

Examples include:

- Nutritional supplements with deficiency management use cases.
- Pain relief & recovery products.
- Orthopedic supports and wellness devices.
- Other medically justified products.



What if my brand grows?

Medpaid scales with your business:

- Start with Medpaid Basic, then upgrade to Medpaid Plus for direct-pay checkout.
- Add Medpaid Link on packaging or invoices for retail/wholesale.
- Expand into the Medpaid Marketplace (launching 2026) for added visibility.



FAQ

Part Three



How do payments work?

- **Medpaid Basic Plugin:** Customers check out using their regular credit or debit card, then complete the assessment on the order confirmation page. Medpaid bills clients for assessment and software fees via monthly invoices.
- **Medpaid Plus:** Customers select “Pay with HSA/FSA” at checkout, which triggers the Medpaid assessment and HSA/FSA card payment modal. Medpaid processes the entire eligible order payment. Once the HSA/FSA card payment is received, Medpaid’s system automatically generates the order in your store platform as it would for any other order. Monthly payouts are issued via ACH deposits, minus Medpaid’s assessment and software fees.
- **Medpaid Link:** Customers scan a QR code (found on a product label, invoice, etc.) and are directed to a landing page where they can take an assessment for eligibility for HSA/FSA reimbursement. Customers pay \$9.99 plus any margin the client adds to receive their LMN (optional margin included in monthly payout).
- **Medpaid Market:** This option utilizes the Shopify Collective app to integrate with Medpaid Market. Medpaid’s 25% commission fee is automatically deducted from each transaction by Shopify and the rest distributed to client. Automatic payouts and commission settings are managed on the vendor’s end within the Shopify Collective app.

How do customer refunds work?

- **Medpaid Basic Plugin & Medpaid Plus:** Refunds are issued through your regular process. Medpaid’s technology detects refunds and deducts the software fee portion from your balance accordingly. All assessment fees remain in place, as they cover the cost of the doctor’s review.
- **Medpaid Link:** Customer refund requests are managed directly by Medpaid.
- **Medpaid Market:** Refund requests are initiated by Medpaid through Shopify Collective for client approval within Shopify.