



News Release

Motivano and Competitive Health Offer the First Integrated Point of Care Patient Responsibility and Payment Solution

Solving the two problems of knowing the “net” patient payment responsibility and how to pay the provider at the time of care

New York, New York, February 26, 2007 – Motivano, Inc. the leading employee benefits technology company providing electronic payment solutions today announced that it has entered into an agreement with Competitive Health, Inc. to jointly offer Consumer Driven Healthcare Point of Service repricing and payment solutions for their customers.

Motivano leads the industry by linking the provider's office with a convenient, universally available telephonic and Internet repricing system combined with a pre-paid VISA healthcare payment card. This innovative payment system enables providers to determine the patient's eligibility and financial responsibility, and electronically delivers an Explanation of Review (EOR) to both the patient and provider, all at the time of service. This allows providers to enjoy immediate payment for their services while also eliminating the traditional, tedious paper-based reimbursement process. Consumer Driven Health Care (CDHC) insureds can now see the value of their CDHC program at the time of care. In addition to the obvious benefits for the patient and provider, Motivano clients reduce administrative overhead, maximize profit margins and gain a comprehensive reporting tool, which tracks utilization, electronically manages benefits and assists with valuable predictive modeling technology.

“With strong momentum behind the consumer-driven health care movement, the ability to determine what the patient owes at the time of service is a critical component for both the provider and patient experience”, said Seif Saghi, Motivano's CEO. “The ability to establish payment responsibility and to enable patients to pay providers at the time of care will make purchasing healthcare like any other consumer experience. Leading up to this technology integration, our growth as a company is attributed to our market-leading stance to provide both providers and customers enhanced product offerings.”

“We are pleased and delighted to work with Motivano to bring to the marketplace an integrated payment solution to our mutual customer base”, Competitive Health's President, Kimberly Darling states. Motivano is showing the strength and vision to succeed in today's very competitive healthcare environment. By joining forces with Motivano, Competitive Health will be able to jointly serve over 50 health plans, 140 Third Party Administrators, and over 5,000 corporations. Competitive Health's ten-year history with providing their proprietary patent-pending internet and telephonic solutions, is already utilized in over 400,000 providers offices today, was a natural fit for Motivano's desire to keep pace with the emerging consumer directed healthcare marketplace. The integration of point of service repricing expands and complements Motivano's delivery of consumer health care payment services.”

About Motivano
www.motivano.com

Motivano is the leading technology company providing electronic payment solutions for employee benefits and healthcare.

Motivano was founded in 1999 and serves over 4,000 corporate and government employers, with over 100 joining monthly. Clients include numerous Fortune 500 employers such as Citigroup, GSK, Time Warner, and Wachovia. Motivano also services thousands of small to mid-size companies as well as government clients, such as the State of Delaware and the State of North Carolina. In 2006 Motivano added 1,700 corporate clients, which helped fuel the company's three-year revenue growth of 380%.

Motivano offers the following suite of products:

SmartFlex™	Flexible Spending Accounts (prepaid card-based)
SmartHSA™	Health Savings Accounts (prepaid card-based)
SmartPay™	Payroll Consolidation/Voluntary Benefits
SmartSavings™	Employee Discount Marketplace

Contact Seth Waites at 813 675 2168 or seth.waites@motivano.com

About Competitive Health
www.competitivehealth.com

Competitive Health was the first company to provide an automated patient payment responsibility and PPO network information real-time solution to the healthcare marketplace.

Utilizing multi-media this patent pending solution which includes Internet, IVR, VRU, and XML, SOP technology, Competitive Health's solution is currently being utilized in over 400,000 physician locations nationwide. Contact: Kimberly A. Darling 949-888-2511, kdarling@competitivehealth.com
