



Don't Pay That Medical Bill!...Yet

Whenever you receive a bill from a medical provider, you should compare the bill to your Explanation of Benefits (EOB). An EOB is a document that shows what was billed to your insurance company and how much you owe. Providers and insurance companies make mistakes. Make sure the services were actually performed, and that the appropriate benefit level (in- or out-of-network) was applied.

Steps you should take for surprise bills

You just received a medical bill that you didn't expect. After all, you had used an In-Network facility when you went to the Emergency Department or when you had outpatient or inpatient surgery.

You thought you would only owe a co-pay, deductible or co-insurance portion. However, the bill you received was for much more than that. It was processed at the out-of-network benefit level and may have included what is called "balance billing" for the amount that exceeded your insurer's payment and your expected cost-share.

You are surprised...upset...angry...feeling helpless...worried about how you will pay it.

STOP! Take the following steps to see if the bill can be reduced or eliminated.

1. Check your Explanation of Benefits (EOB) for this service and see how the claim was processed.

It is likely that this billing was processed as Out-of-Network.

2. Call the Claims Customer Service number on the back of your health insurance ID card.

Explain that you used an In-Network facility, but you are being billed for Out-of-Network services. You had no choice at the In-Network facility for ER doctors or anesthesiologists, etc. who happened to be Out-of-Network.

Ask the Claims representative if they can help.

3. Ask to set up a monthly payment.

If the final amount you owe is higher than you can pay at one time, ask about a payment plan—instead of putting it on your credit card. Most providers are very happy to work with you on this, and, in most cases, there will be no interest charge. Don't forget, you can use your Health Savings Account, and you may be able to set up your contributions to match up with the payment plan, allowing you to make your payments tax-free.

If you need assistance, you also can call us at **Benefit Commerce Group**, your employee benefits advisor. We will advocate for you and try to resolve the issue.

IMPORTANT NOTE: The processes and practices of insurance companies vary in dealing with this issue. This information piece is only for general guidance; it is not a guarantee that you will be able to get a surprise billing reduced or eliminated.

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