



Caregiver
Conversations
The Buck Stops (and starts) With You

Pay no health care bill before it's time! What is it's time, you may ask?

The time to pay is when you confirm that you owe the amount of payment being requested.



Once a health service has been performed, the health care provider (or their representative) will submit a claim for the services rendered to your health insurance company.

The company will process the claim according to the terms of your benefit plan, determine the amount to be paid to the provider and indicate any financial responsibility for the patient.



The health care provider and patient will receive an Explanation of Benefits (EOB) statement from the insurance company that reflects the payment the provider will receive, and any balance owed by the patient.

The EOB is not a bill. If the patient owes any additional payment to the health care provider, the provider will send a separate bill. The amount of the bill should match the amount of the patient responsibility that is listed on the EOB.

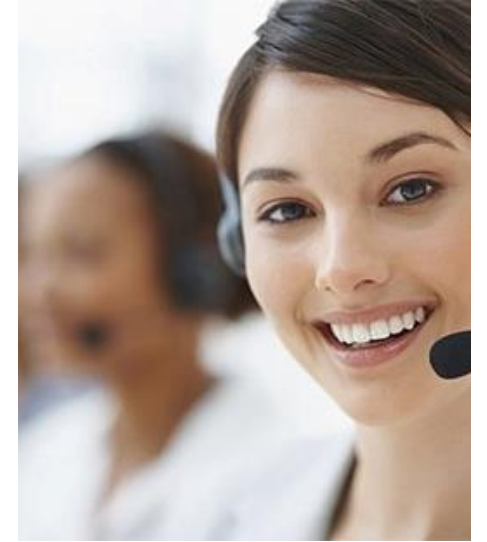


If the amount of the bill from the health care provider is different from the amount indicated on the EOB, the following steps should be taken:

- Contact the provider's billing department to request an explanation for the difference in the amount.

- If the issue can't be resolved with the provider, contact the insurance company, advise of the discrepancy in the amount of patient responsibility and request the insurance company review the claim.

- Depending on the outcome of the review, 1) a resolution may occur; 2) the insurance company may reach out directly to the provider to resolve the issue, or 3) the formal appeal process may need to be initiated by the health care provider, the patient or both.



Once the correct amount of the patient liability is confirmed, payment should be made to the provider. It can be a difficult and time-consuming process to obtain a refund of an overpayment made to a health care provider. Therefore, it is essential to accurately establish patient financial responsibility prior to rendering out of pocket payment.

