## **Understanding Your Explanation of Benefits**

An Explanation of Benefits (EOB) is a notification provided to members when a health care benefits claim is processed by Blue Cross and Blue Shield of Texas (BCBSTX). The EOB shows how the claim was processed. The EOB is not a bill. Your provider may bill you separately.



#### THE EOB HAS THREE MAJOR SECTIONS:

- Subscriber Information and Total of Claim(s) includes the member's name, address, member ID number and group name and number. The Total of Claims table shows you the amount billed, any applied discounts, reductions and payments and the amount you may owe the provider.
- Service Detail for each claim includes:
  - Patient and provider information
  - Claim number and when it was processed
  - Service dates and descriptions
  - The amount billed
  - The discounts or other reductions subtracted from amount billed
  - Total amount covered
  - The amount you may owe (your responsibility)

 Summary - Shows you what the plan covers for each claim and your responsibility including:

#### **Plan Provisions**

- The amount covered
- Less any amounts you may owe, like deductible, copay and coinsurance

#### Your Responsibility

- Deductible and copay amount
- Your share of coinsurance
- Amount not covered, if any
- Amount you may owe the provider. You may have paid some of this amount, like your copay, at the time you received the service.

### THE EOB MAY INCLUDE ADDITIONAL INFORMATION:

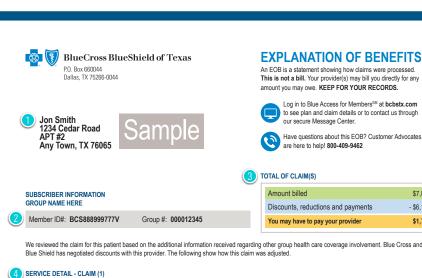
- Amounts Not Covered will show what benefit limitations or exclusions apply.
- Out-of-Pocket Expenses will show an amount when a claim applies toward your deductible or counts toward your out-of-pocket expenses.
- Fraud Hotline is a toll-free number to call if you think you are being charged for services you did not receive or if you suspect any fraudulent activity.
- An explanation of your right to appeal if your health plan doesn't cover a health care claim.

 $\label{eq:available} \textbf{Available in English and Spanish} \\$ 

#### Your EOBs Are Available Online!

Sign up for Blue Access for Members<sup>SM</sup> (BAM<sup>SM</sup>) at **bcbstx.com** for convenient and confidential access to your claim information and history. Choose to opt out of receiving EOBs by mail to save time and resources. Go to BAM and click on **Settings/Preferences** to change your preferences.

bcbstx.com



# Sample

- We reviewed the claim for this patient based on the additional information received regarding other group health care coverage involvement. Blue Cross and Blue Shield has negotiated discounts with this provider. The following show how this claim was adjuste
- PATIENT: JON SMITH SERVICE DATE: 04/04/2016 PROVIDER: Ralph Johnston M.D. **CLAIM #** 012345687 Processed: 06/20/2016 Amount covered counts and Amount not Service Description reductions copay amount covered (1) 1,800.00 Surgical Charges 4.000.00 2.200.00 1,000.00 240.00 900.00 Recovery Room (1) 410.00 490.00 98.00 Med/Surg Supplies (1) 140.00 160.00 32.00 300.00 Med/Surg Supplies 100.00 (2) 100.00 Laboratory Services 1,200.00 (1) 820.00 380.00 76.00 Laboratory Services 200.00 (1) 160.00 40.00 8.00 MRI Outpatient 850.00 (1) 440.00 410.00 82.00 200.00 (1) 110.00 90.00 50.00 Muscle Manipulation 100.00 (1) 50.00 50.00 15.00 CLAIM TOTALS \$3,930.00 \$7,850.00 \$3,820.00 \$1,065.00 \$536.00 \$100.00

  - Total covered benefits approved for this claim: \$2,219.00 to Ralph Johnston M.D. on 06-20-16.

SUMMARY - CLAIM (1) Amount covered (allowed)\* \$3.820.00 Deductible and copay amount - \$1,065.00 - \$536.00 Coinsurance

YOUR RESPONSIBILITY Deductible and copay amount + \$1,065.00 + \$536.00 + \$100.00 Amount not covered You may have to pay your provider \$1,701.00

Health Care Fraud Hotline: 800-543-0867 Health care fraud affects health care costs for all of us. If you suspect any person or company of defrauding or attempting to defraud Blue Cross and Blue Shield of Texas, please call our toll-free hotline. All calls are confidential and may be made anonymously. For more information about health care fraud, please go to bcbstx.com

Log in to Blue Access for Members<sup>SM</sup> at bcbstx.com

Have questions about this EOB? Customer Advocates

\$7,850.00

- \$6,149.00

\$1,701.00

our secure Message Center.

are here to help! 800-409-9462

Benefit Period: 01-01-16 Through 12-31-16 To date this patient has met \$1,000.00 of her/his \$1,000.00 Health Care Plan Deductible.

\$2,219.00

- Member's name and mailing address
- 2. Member ID and group number
- Summary box for all claims including total billed by the provider, and discounts, reductions or payments made, and the amount you may owe
- 4. Detailed claim information for each claim
- 5. Patient name and service date
- 6. Provider information
- 7. Claim number and date the claim was processed
- 8. Service description
- 9. Amount billed for each service
- The amount covered (allowed) for each service and the discounts or reductions subtracted from the amount your provider billed
- Your share of the costs 11.
- Claim summary with amount covered less your responsibility
- Deductible and/or out-of-pocket expense information 13.
- Health Care Fraud Hotline 14.
- Please provide this information when contacting us about a claim.
  - Not all EOBs are the same. The format and content of your EOB depends on your benefit plan and the services provided. Deductible and copayment amounts vary.