

To Protect Yourself

From Paying Medical Providers More Than Due

Whenever you receive a bill from any medical provider following a visit for medical treatment, always compare this bill to the "Explanation of Benefits" (EOB) form that you receive from your Third-Party Administrator (TPA). You are only responsible to pay the amount in the **Patient Responsibility** block provided on the EOB after your claim has been fully processed. Once you pay the **Patient Responsibility** amount on the EOB, you are required to pay nothing further for that visit/treatment.

The medical provider and/or facility may send you a follow up bill saying that you owe more than you paid. This is known as a "Balance Bill." If you receive a bill with an amount in excess of your Patient Responsibility, as outlined in your Explanation of Benefits, please complete the following steps:

1 Ensure that you have **paid the amount shown as "Patient Responsibility"** on your Explanation of Benefits. The EOB is a document prepared by your TPA and the balance bill is the document you receive from the medical provider. Only pay the amount listed on the EOB. Even if you are unable to pay the full amount listed on your EOB, please reach out so we can discuss and begin the balance bill process.

2 Inform a  **Member Advocate** that you've received a balance bill and be ready to submit a copy of the bill via fax or email.

You can reach us Monday through Friday, 8:00 AM - 7:00 PM EST

Email: balancebills@claim-doc.com **Call:** 1 (888) 330-7295

3 Complete the **ClaimDOC Member Authorization Agreement** and return to ClaimDOC. After you discuss your balance bill case with the Member Advocate, you will receive a copy of a ClaimDOC Member Authorization Agreement. This allows ClaimDOC to contact the provider and send the initial dispute of the bill. It is imperative that you sign and return a copy as soon as possible so we can begin representing/protecting you immediately.

ClaimDOC will vigorously represent you against unfounded collection activity. **YOU ARE NOT RESPONSIBLE FOR THE AMOUNT IN EXCESS OF YOUR PATIENT RESPONSIBILITY.** Once you begin working with ClaimDOC you are held harmless. **PLEASE DO NOT PAY THE BALANCE BILL.**

The length of time to resolve these cases vary with each situation. For instance, while one situation may take a matter of weeks, another may take a matter of months. Thank you for your patience and partnership while we seek resolution, and remember that you are protected by federal and state laws addressing debt collection practices.

4 **What Are Your Next Steps?**

Understand that **you may continue to receive bills** even after we send the initial dispute. This does NOT mean you are required to pay.

Monitor your mail and **forward any communication that appears to be collection efforts** by the provider or hospital for amounts in excess of the patient responsibility identified in your EOB.