

Introducing Your New Explanation of Benefits (EOB)

Beginning in 2020, your Explanation of Benefits (EOB) statements will look different than the claims documents we've sent you in the past. We've tried to make the EOBs clearer and easier to understand.

Here's an example of the old version of the EOB:

Arkansas BlueCross BlueShield						PATIENT'S NAME: JOHN DOE	
An Independent Licensee of the Blue Cross and Blue Shield Association						MEDICARE IDENTIFICATION NUMBER: XXXXX1234A	
PHONE NO 501-555-5555 1-800-338-2312						MEDI-PAK IDENTIFICATION NO. V98765	
123 MAIN ST P.O. BOX 1234 LITTLE ROCK, ARKANSAS 72201-2222							
SERVICES PROVIDED BY	NO OF SERVICES	SERVICE DATE	REPORTED CHARGE	MEDICARE ALLOWED CHARGE	MEDI-PAK ALLOWED CHARGE	EXPLANATION	
CLAIM# 719210342							
XYZ DIAGNOSTIC	1	0903187L	200000	34231	34231		
CLAIM TOTALS			200000	34231	34231		
MEDICARE COINSURANCE AMOUNT							68.46
TOTAL MEDI-PAK PAID TO	XYZ	DIAGNOSTIC		05/10/18	*****		68.46

CLAIM# 719211128							
XYZ DIAGNOSTIC	2	09031811	61240	5160	5160		
XYZ DIAGNOSTIC	2	09031811	47512	10094	10094		
XYZ DIAGNOSTIC	1	09031811	34664	6202	6202		
CLAIM TOTALS			43416	21456	21456		
MEDICARE COINSURANCE AMOUNT							42.91
TOTAL MEDI-PAK PAID TO	XYZ	DIAGNOSTIC		05/10/18	*****		42.91

Your New EOB will look like this:

The new EOB cover page will summarize:

- What you were charged
- How much Arkansas Blue Cross and Blue Shield paid
- What (if anything) you owe to your provider(s)

Explanation of Benefits

For: John Doe
 Member ID: K0012345601
 Document ID: S11908082132000001
 Date issued: 07/07/2019

Mailed to:
 John Doe
 123 Main Street
 City, AR 72201


Summary
 For claims completed: June 30 - July 7, 2019

Total charges	\$2,611.01
Health Advantage member discount	-\$631.25
Your plan(s) paid	-\$1,024.57
Your responsibility to provider(s)	\$955.19

Helpful definitions
 Total charges – The total amount a provider charged for the services, treatment, device or drug
 Arkansas Blue Cross member discount – The discount you get just from having Arkansas Blue Cross and Blue Shield Medicare Supplement insurance and using in-network doctors
 Your plan(s) paid – The amount paid by your benefit plan, based on the terms of your plan
 Your responsibility to provider(s) – Providers can bill you for this amount if you have not already paid

Need help?
 We love to hear from you.

healthadvantage-hmo.com/eob
 1-800-843-1329
 PO Box 8069
 Little Rock, AR 72203



Go paperless!
 Get it by email instead of by mail
healthadvantage-hmo.com/paperless

Additional pages will group your medical charges by provider. Throughout your EOB you'll find helpful definitions, which explain the healthcare terms on the document.

Explanation of Benefits for John Doe							Document ID: S11908082132000001				
Provider totals billed by: Local Clinic Name											
Claim #190123T00987 Claim received: 07/24/2019 Paid on: 06/30/2019	Provider billed	Member discount	Net charged	Provider adjustment	Other health plan coverage	Your plan paid	Copay	Deductible	Coinsurance	Excluded	Total
Service date: 06/15/2019											
X-Ray exam chest 2 Views	\$135.38	\$13.53	\$121.85	\$0.00	\$0.00	\$0.00	\$121.85	\$0.00	\$0.00	\$0.00	\$121.85
<small>Emergency room or observation care copay</small>											
Service date: 06/14/2019											
Anesth surgery of shoulder	\$1,405.83	\$140.58	\$1,265.25	\$0.00	\$0.00	\$950.04	\$77.70	\$0.00	\$237.51	\$0.00	\$315.21
<small>Emergency room or observation care copay Member responsible for coinsurance - inplan</small>											
Net charged total:				Plan(s) paid total:			Your responsibility to Local Clinic Name:				
\$1,387.10				\$950.04			\$437.06				

We hope this change makes it easier to understand how your medical claims are being paid. Remember that the EOB is not a bill. It simply explains total amounts you were charged, your member discounts, how much we paid your provider and what (if anything) you owe your provider. The EOB helps you check the care you received and the amount billed by your providers is accurate.

How often will I receive the new EOBs?

In the past, you received claims documents once a month. You will receive the new EOB once every two weeks, if you've had a medical claim processed during that time.



Questions?

If you have any questions about the new EOB format, just give us a call at **1-800-238-8379**, Monday – Friday from 8 a.m. to 5 p.m.



Arkansas
BlueCross BlueShield

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