

Learn

Tips for getting the most from your health insurance.



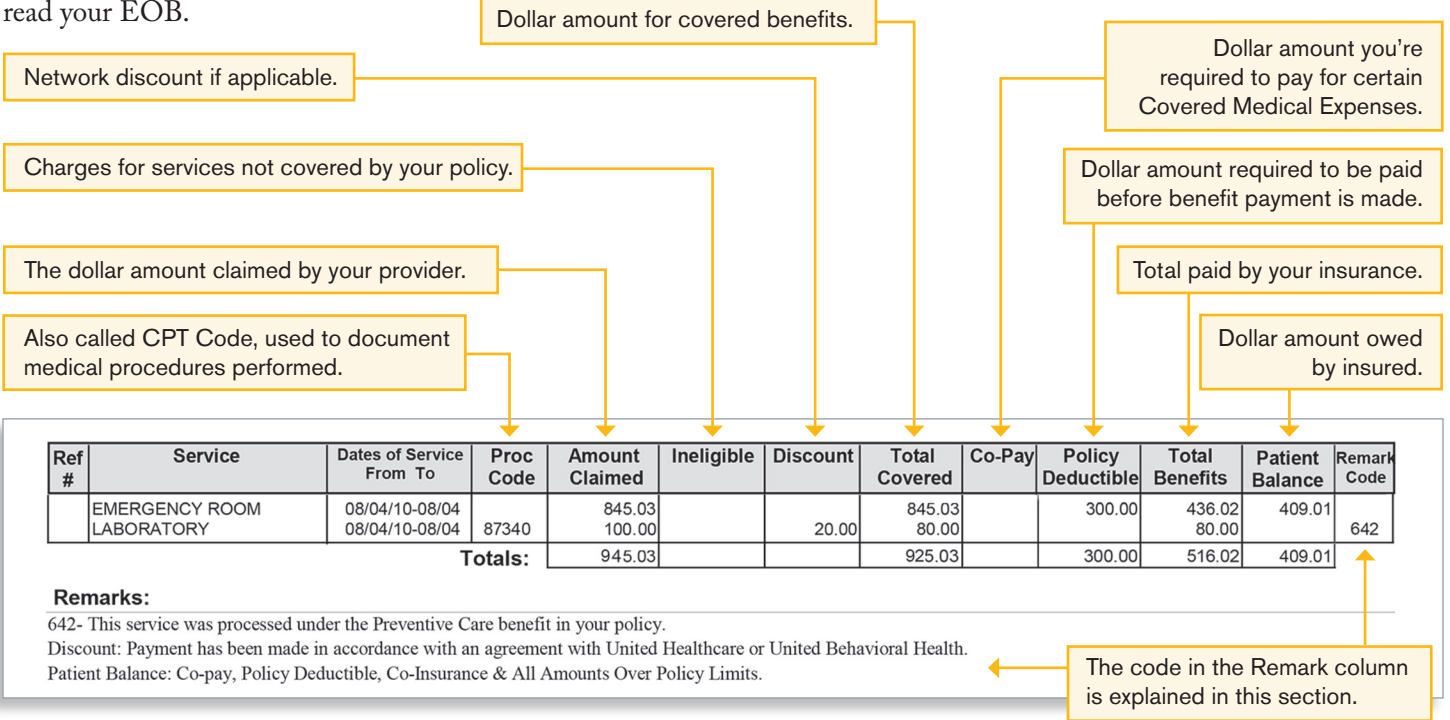
What's an EOB and why do I need it?

EOB stands for Explanation of Benefits. This is a document we send you to let you know a claim has been processed. The most important thing for you to remember is **an EOB is NOT a bill**. It's letting you know which healthcare provider has filed a claim on your behalf, what it was for, whether it was approved, and for how much. You should always review your EOB to make sure it's correct. Here's a breakdown on how to read your EOB.

In the upper right portion of your EOB you'll find general information. If a payment was made to the provider, you'll see the check details in the top boxes. Below that are things like the claim and policy number, your ID numbers, both the insured's and the patient's name, as well as the provider's name and address.

CHECK NO.	CHECK DATE	CHECK AMOUNT
1234567	01/01/11	\$516.02

CLAIM #: 06999999-01-02-03
 POLICY #: 06-9999-01
 ID NUMBER: 1234567
 SCHOOL ID: 12345678
 INSURED: John Doe
 PATIENT: John Doe
 PATIENT ACCT. #: 01Z123456
 PAYEE: A Provider Somewhere
 ADDRESS: PO Box 123456
 Somewhere, TX 71234



Ref #	Service	Dates of Service From To	Proc Code	Amount Claimed	Ineligible	Discount	Total Covered	Co-Pay	Policy Deductible	Total Benefits	Patient Balance	Remark Code
	EMERGENCY ROOM	08/04/10-08/04		845.03			845.03		300.00	436.02	409.01	
	LABORATORY	08/04/10-08/04	87340	100.00		20.00	80.00		80.00	80.00		642
Totals:				945.03			925.03		300.00	516.02	409.01	

Remarks:

642- This service was processed under the Preventive Care benefit in your policy.
 Discount: Payment has been made in accordance with an agreement with United Healthcare or United Behavioral Health.
 Patient Balance: Co-pay, Policy Deductible, Co-Insurance & All Amounts Over Policy Limits.

The code in the Remark column is explained in this section.