

How To Read Your Explanation of Benefits (EOB)



Your Explanation of Benefits (EOB) isn't a bill. Instead, it gives you information about the amount your provider charged, the amount that will be covered by your benefit plan and any amount you might owe the provider. The EOB is mailed after your claim is settled. Your EOB also is posted on the Member Self-Service Site, which can be accessed at www.alliednational.com.

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Allied National
PO Box 29186
Shawnee Mission KS 66201-9186

Forwarding Service Requested

John J Doe
123 Street
Anytown, MO 12345

CUSTOMER SERVICE

For customer service questions please visit us at www.alliednational.com or email clientservices@alliednational.com or call 800-825-7531. Para obtener asistencia en Español, llame al 1-800-825-7531.

Primary Member: John J Doe
Patient Account: 0A0B000000
Member ID: A000-00-0
PPO Network: None
Date Reported: 10/20/2020

EXPLANATION OF BENEFITS - THIS IS NOT A BILL

Claim ID: **1234567** Patient: John J Doe Date Processed: 10/16/2020
 Provider: A to Z Hospital

Line	Service Dates	Service Provided	Billed Charges	Discount	Not Eligible	Total Eligible	Member Responsibility	Plan Responsibility
			Amount	Code	Amount	Code	Amount	Code
1	09/17-09/17/2020	U0003-26	\$25.00	\$0.00	\$25.00	CPX0031	\$0.00	\$25.00 CPX0031
Bill Totals:			\$25.00	\$0.00	\$25.00	\$0.00	\$25.00	\$0.00

SERVICE PROVIDED

Code	Description
U0003-26	Pathology / Laboratory Services (non-surgical), Professional component

This determination and the stated reasons are based on information and/or documentation available at the time the claim was processed. Therefore, if additional information or documentation material to the determination is subsequently acquired by our office, we reserve the right:
 > To alter, revise, reverse or otherwise change the determination; and
 > To base the determination on other reasons (including, but not limited to, the existence of a pre-existing condition, the failure to satisfy a benefit waiting period, any material misrepresentation, or the application of other Certificate or Summary Plan Description provisions, limitations and/or exclusions).

EXPLANATION OF CODES

Code	Description
CPX0031	Modifier 26 cannot be used with a procedure that is designated as 100% technical and does not require a professional interpretation. The stated grounds for denial may not be exhaustive. The plan reserves the right to state other grounds/defenses at a later date.

Key areas of an EOB:

1. Member & patient information

2. Claim detail

- a. **Service Dates** – The date each service was provided.
- b. **Service Provided** – A code that indicates what type of service was provided (the key can be found at #4 Explanation of Codes).
- c. **Billed Charges** – What your provider charged for the service.
- d. **Discount Amount and Code** – If the full cost of your service is not covered, the discounted amount and reason for the discount taken is given.
- e. **Not Eligible** – The dollar amount not covered by your plan.
- f. **Total Eligible** – The total expense that is eligible for benefits under your health plan.
- g. **Member Responsibility** – Your portion of the costs for service after the plan has paid benefits. You are only responsible for copays, deductibles, coinsurance and any services not covered by your plan. You ARE NOT required to pay the difference between what your provider billed and the discounted amount paid by Allied for these services. If the bill from your provider shows an amount due greater than your “member responsibility,” and you have paid your portion, contact Client Services at 800-825-7531.
- h. **Plan Responsibility** – The benefit amount payable by the plan for the service.

3. Service provided

– Codes and a description of the services provided.

4. Explanation of codes

– Explanation of codes for discounts taken.

The above sample is provided for informational purposes only.



How to Read Your EOB and Handle a Balance Bill

Whenever you receive services from a health care provider, we provide you with a copy of your Explanation of Benefits (EOB). Refer to the reverse side of this flyer to understand the key parts of your EOB and what it means to you.

With PPO plans, the provider is contracted at this discounted payment made by Allied. Under our popular Freedom plans, you're free to see any provider. There are no contracts with providers for reimbursement. We pay based on a multiple above Medicare allowable for your services. If the provider will not accept the reimbursement, we will work with the provider directly to resolve any payment dispute.

What to do if you are balanced billed by your provider

Balance billing occurs when a health care provider bills you for payments not made by your health plan. You are only responsible for copays, deductibles, coinsurance and any services not covered by your plan. You ARE NOT required to pay the difference between what your provider billed and the discounted amount paid by Allied for these services.

Your EOB will show your "member responsibility," which is the amount you owe. If the bill from your provider shows an amount due greater than your "member responsibility," immediately call **Allied National's Elite Experience team at 866-332-1987** or email elite@alliednational.com so we can work with the provider to resolve the situation.

IT'S VERY IMPORTANT that members alert us to these balance bill disputes immediately so that we can work with the provider to a resolution. In some cases the provider doesn't contact us and immediately sends a balance bill which we do not see unless alerted by our members.