



Balance Bills

Protect Yourself From Paying More

When you receive a bill from a medical provider, always compare the bill to the Explanation of Benefits (EOB) received from your third-party administrator. You are only responsible to pay the Patient Responsibility provided on the EOB. Your healthcare provider may send a bill stating you owe more than your Patient Responsibility. This is known as a Balance Bill, and you need to follow these steps to ensure you receive the full benefits of your plan:

1 Determine Your Patient Responsibility

The EOB is a document prepared by your plan administrator. Ensure you have paid the amount shown as Patient Responsibility on your EOB. If you receive a bill that is more than your EOB, contact ClaimDOC to begin the Balance Bill process.

2 Inform a ClaimDOC Member Advocate

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



balancebills@claim-doc.com



1-888-330-7295



Fax: 1 (888) 974-1264

3 Complete the Authorization Form and Initiate Balance Bill Process

You will be asked to sign a ClaimDOC Member Authorization Agreement. This allows ClaimDOC to work with the provider and initiate the dispute process. It is imperative you sign and return a copy as soon as possible, so we can begin advocating for you immediately.

ClaimDOC will vigorously defend you against collection activity related to a balance bill. **You are not responsible for the amount over your patient responsibility.**

You are also protected by federal and state laws addressing the improper collection of medical debt. The length of time to resolve a balance bill dispute varies and is dependent on the responsiveness of the provider, federal and/or state mandated timelines, and a host of other factors. This process can take a while, but your Plan protection will continue for the life of the dispute. We appreciate your patience while we seek a resolution.

4 What Are Your Next Steps?

You may continue to receive bills even after we send the initial dispute. If you receive subsequent bills, send those to your Member Advocate or ClaimDOC Balance Bill team immediately. Remember, do not pay any amount above your stated patient responsibility amount identified on your EOB.

Never Pay a Balance Bill