

Explanation of Benefits (EOB)

Reference guide

**How much do I owe for a medical claim?
Did I meet my deductible yet?**

We realize that health care bills can be confusing. We're committed to making sure you have all of the information you need about your health care.

The answers are all here in the EOB.
To find out more, see the other side of this flier.



It's all explained in detail on your Explanation of Benefits.

The EOB shows you exactly how your benefits work for every doctor visit and service, how much we pay, and how much you still owe. It also shows how much of your annual deductible is already paid for the year, in case that's not at the top of your list of things to remember. You may not always receive a hard copy EOB in the mail. For example, if you only need to pay a copay for a doctor visit or other service, we will not mail you an EOB. However, you can still view your medical EOBs/claims recaps online at anthem.com. If you can't access the internet but still want a hard copy of your EOB without a balance, call Customer Service. You can even choose to go completely paperless for all medical EOBs/claims recap statements by selecting "Go Paperless" in your account profile.

So what is this telling me?

It's actually not as complicated as it looks.

Multiple visits in the same day will appear on a single EOB. If you visit several doctors in one day, or your family goes to the doctor the same day you go, all visits will appear on the same EOB.

This is a sample of the EOB you would receive. We've put numbers next to key areas of the EOB, and included explanations.

- 1. Issue Date:** This shows the date your EOB was actually processed by Anthem Blue Cross and Blue Shield (Anthem). Check out "Service Date" to see the date you visited the provider.
- 2. Provider of Services:** Your doctor (provider) and the location are shown here.
- 3. Paid Amount:** This amount refers to how much Anthem paid toward the total amount billed by the provider.
- 4. It is not your responsibility to pay:** This shows the amount you saved by going to a network provider for that service.



Issue Date

Page

1

Sequence Number:
Subscriber's Name:
Identification Number:
Group Number
Group Name:
Product:
Claim Number:
Claim Processed Date:

BOB SMITH
 12345 MAIN STREET
 ANYTOWN, USA 23456

2

Provider of Services:
Place of Service:
Patient Acct. Number:

Patient's Name:
Service Date:
Total Billed:

3

Amount Paid:
It is your responsibility to pay:

5

To:
It is not your responsibility to pay:

4

6

Service Date(s)	Type of Service	Total Billed	Patient Savings/Msg	Applied to Deductible	Coinsurance Copayment Amount	Other Amount/Msg

DETAIL MESSAGE:

7

Member Deduct to Date: **Family Deduct to Date:**

8

FOR INFORMATION CALL:

MAIL ALL INQUIRIES OR CLAIMS TO:

CUSTOMER SERVICE DEPARTMENT AT:

XXX-XXX-XXXX
 ANTHEM BLUE CROSS AND BLUE SHIELD
 P.O. BOX 54159
 LOS ANGELES, CA 90054-0159

WE SUGGEST THAT YOU RETAIN THIS COPY FOR YOUR INCOME TAX RECORDS

- 5. It is your responsibility to pay:** Now, you'll have an idea of what you will owe before you get the bill from the provider. This shows you the difference between what we pay and the total due.
- 6. Allowed Amount:** Here you can see your total savings from using network providers.
- 7. Member's Medical Deductible Applied to Date:** This tells you how much of your annual deductible has been paid through the date shown.
- 8. Customer Service Information:** Call us. We're here to help. If you have any questions at all, please contact us at the toll-free number listed on your EOB or the back of your member ID card.

Did you know that you can get your medical EOBs online? Here's how.

- Log in to anthem.com (if you haven't registered yet, you will need to register to log in).
- Click on "Profile."
- Scroll down the page to choose how you would like to receive your medical EOBs/claims recaps and select "Go Paperless."*

*Only the subscriber can pick this option.