

Making Sure You Don't Overpay for Care

While you focus on getting better, we focus on the bills. We do the hard work, so you can stop worrying about costs and have peace of mind that what you are paying for your healthcare is fair.



We help with select bills from:

- Hospitals
- Emergency Rooms
- Outpatient Surgery Centers
- Other Facilities
- Doctors Visits

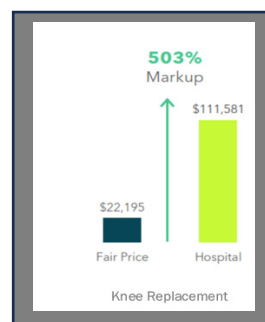
We reprice claims so you don't overpay for healthcare. Claims are reviewed to make sure they do not exceed plan's allowable limits and that there are no errors. If there's an adjustment made to a provider reimbursement after the review, we will notify you. That's when you need to be on the lookout for a balance bill. If you receive one, send it to us right away.

Only Pay What's Fair

Overinflated healthcare bills cause plans to raise rates and members to pay more. We're here to help eliminate this problem so everyone only pays what's fair.

We help:

- Limit healthcare charges to what's fair and reasonable
- Eliminate excessive charges
- Avoid overpayments for healthcare needs



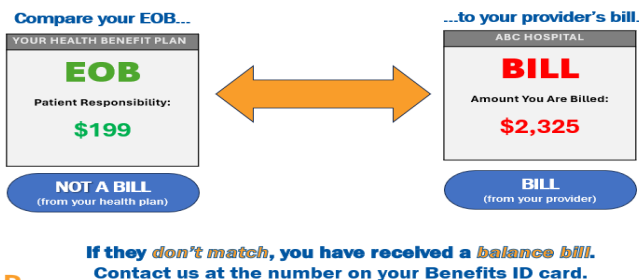
YOUR PART: Identify Balance Bills

After you receive medical care, we will review every provider bill to catch overcharging or billing errors. If we find any, the provider is notified and sent an adjustment payment. Most of the time, providers accept this payment amount.

Need Help? Contact us at the number on your Benefits ID card!

We need you to compare the “Patient Responsibility” on the EOB and the bill sent by the doctor or facility. If they don’t match, this is a balance bill. We can help, just send it to us!

Occasionally, a provider may bill you for more than what you owe.



Here are 3 simple things that you need to do:

1. Compare bills from your provider to the EOB from your health plan.
2. Send the bills to us if they do not match so we can work on your behalf.
3. Watch your mail for any additional provider bills to send to us.

OUR PART: Advocate on Your Behalf

Most of the time, you'll never have a reason to contact us about a bill. But if you do, you can count on our dedicated team of the advocacy experts, including legal support, if needed. Just call us at the number on your Benefits ID card.

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