

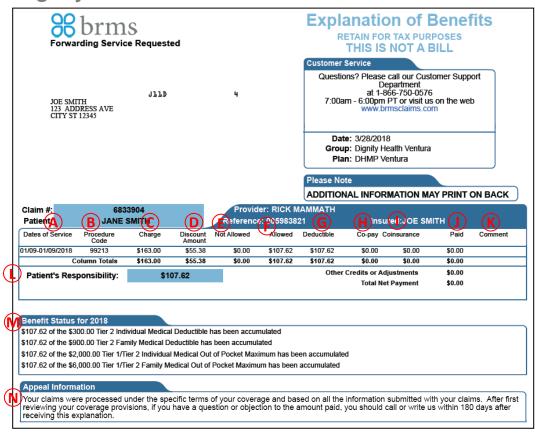
Bbrms The ABC's of an EOB

Understanding your Explanation of Benefits (EOB) Statement for your

Dignity Health Ventura Medical Plan

Part of making the most of your health care coverage is understanding how your plan pays your claims and what your role is in that process. BRMS provides you with an important resource called an Explanation of Benefits (EOB) to do this.

The EOB is a document that you will receive after you see a physician or other health care professional, at the time your claim is processed. that information and what it means.



A - Date of Service

The date that services were provided to the patient.

B - Procedure Procedure code for the type of service.

C - Charge Amount charged by the physician or health care professional for each service on the claim.

D - Discount Amount The discounted amount your network applied to your claim.

E - Not Allowed Non eligible charges under the plan.

The amount the insurance provider approved for payment based on your plan benefits prior to the F - Allowed deductible, coinsurance, copayment or other member cost-sharing (if applicable).

The amount applied for the service under your benefits contract. The patient is responsible for paying this G - Deductible

amount to the physician or health care professional.

The co-pay is a fixed amount and is the patients responsibility. The patient pays this amount to the H - Co-pay physician or health care professional.

Coinsurance is the percentage of the service the patient is responsible for paying to the physician or health

I - Coinsurance care professional, after satisfying the deductible.

J - Paid Total amount paid to the patient, the physician or health care professional for services performed.

K - Comment Any medical plan comments or notes.

L - Patient Responsibility The total amount of the claim the patient is responsible for.

Summary of your plan year out of pocket expenses. M - Benefit Status

N - Appeal Brief explanation on how to file an appeal.

If you have questions about how to read your EOB, please contact (866) 750-0576.