

# NAVIGATING YOUR EOB

(EXPLANATION OF BENEFITS)



**1 in 3**

feel confused, frustrated or angry after receiving an EOB



**30%**

aren't sure whether or not their EOB is a medical bill



## COMMON ELEMENTS OF AN EOB

Your Health Plan							THIS IS NOT A BILL								
Explanation of Benefits (EOB)															
Customer service: 1-800-123-4567							Member name:								
Statement date: XX/XX/XX							Address:								
Document number: XXXXXXXXXX							City, State, Zip:								
1		2		3		4		5		6		7		8	
Subscriber Number: XXXXXX		ID: XXXXXX		Group: A		Deductible		Co-Insurance		Paid by Insurer		What you Owe		Comments	
Line No.	Date of Service	Service Description	Claims Status	Provider Charges	Network Discount	Co-Pay	Deductible	Co-Insurance	Paid by Insurer	What you Owe	Comments				
1.	1/15/18	Medical Care	Paid	\$47.00	\$40.00	\$0.00	\$0.00	\$0.00	\$7.00	\$0.00	N/A				
2.	1/15/18	Medical Care	Paid	\$747.00	\$247.00	\$25.00	\$0.00	\$0.00	\$500.00	\$25.00	N/A				
<b>Total</b>				<b>\$794.00</b>	<b>\$287.00</b>	<b>\$25.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$507.00</b>	<b>\$25.00</b>					

- 1 Dates of Service**  
The date you received the service
- 2 Service/product description**  
The type of service you received from a doctor
- 3 Amount Billed**  
The full amount billed by the doctor to your health plan
- 4 Network discount**  
The amount you saved by using a doctor within your insurer's network
- 5 Copays**  
A set amount you pay for certain covered services such as office visits or prescriptions. These are usually paid for at the time of your visit
- 6 Deductible**  
The amount you need to pay each year for services before your plan starts to pay
- 7 Amount paid by your health plan**  
The portion of charges that your insurer pays
- 8 Your total responsibility**  
The portion of the bill that is your responsibility to pay

### DID YOU KNOW

**90%** of hospital bills contain billing errors!



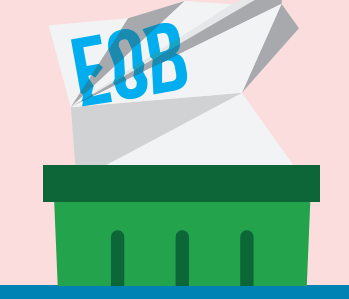
### DO

File away your EOB so you can compare it to the doctor's medical bill and understand what you have to pay.



### DON'T

1 in 10 treat their EOB like junk mail and throw it away!



## CALL FOR CHANGE



**42%**

of health consumers have called their doctor or health insurer about an EOB



**55%**

believe that the information on an EOB is not clear



**60%**

want their doctor or insurer to explain how medical billing works ahead of time

## THREE WAYS TO IMPROVE THE EOB:

**#1**

**Simplify the information included in an EOB**

**#2**

**Reduce the number of pages**

**#3**

**Make information available in an mobile app**

Vitals empowers everyone to shop for their health care like an expert. Our integrated high-tech, high-touch platform helps people select better, more affordable care. Vitals leads the market with incentive and engagement programs proven to drive new levels of activation. Our solutions achieve measurable and sustainable savings for consumers, employers and health plans. Over 280 million people each year rely on Vitals to help them decide on their care with confidence.



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