



____ Vicki Schmidt, Commissioner _____

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(Anti) Fraud Friday: Understanding your Explanation of Benefits

Topeka, Kan. -- An explanation of benefits (EOB) is an essential document that notifies policy holders when a claim has been processed for a medical service they received. These documents contain important information about the type and costs of medical services your healthcare provider has billed your insurance for. However, many people do not bother reading this important insurance document. Reading and understanding your EOB is crucial to verifying the medical services you received and confirming you are not being billed incorrectly.

“It can be easy to avoid reading the fine print that comes with your EOB, but don’t.” said Schmidt. “Reading your EOB is vital to verifying that you received the services you will potentially be charged for.”

It is important to remember that an EOB is not a bill. But it is intended to let you know what types of claims have been filed, when the service took place, and how much your insurance was billed for. Remember these tips when you are reviewing your EOB:

EOBs are important. In addition to containing all the information about the services you will be billed for, EOB’s often have important details regarding the policies and procedures related to future interaction, grievances, appeals, and your rights governed by your insurance plan. They also contain the best contact information for addressing your questions and concerns to your insurance provider, should you have any.

Your EOB is not a bill, but it does give you a heads-up. By showing your patient responsibility amount associated with your care, you will know what to expect before a bill arrives. This gives you a chance to contact your provider and arrange payment options should you need it. If the EOB contains a service you did not receive or is otherwise inaccurate, you will need it to help dispute the charge.

Do not throw it away. Keeping your EOBs organized by date can help make sure you have them available if needed. If there is a dispute you will need the EOB for any appeal. EOB documentation may be important for end-of-year tax documentation or if you are applying for any financial assistance with your medical bills. If you receive a digital EOB, save it to a trusted location and print off a copy for your records.

Most insurance companies will send you an EOB for you records even if you owe nothing for the service. If your EOB is wrong or incomplete, contact your healthcare provider first to ask about any mistakes or omissions.

If you have questions about insurance claims or are having a claims related issue, contact the Department’s Consumer Assistance Division at 1-800-432-2484, by email kid.commissioner@ks.gov or visit the Department online at insurance.kansas.gov.

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*The Kansas Legislature established the Kansas Insurance Department in 1871, currently led by Commissioner Vicki Schmidt. The mission of the Department is to **regulate** companies that sell policies in Kansas to ensure solvency and compliance with state law, **educate** consumers about all things insurance and securities, and **advocate** for a strong and competitive market to give Kansans choices when shopping for products that meet their needs.*