



Understanding Your EOB

Explanation of Benefits Statements

An Explanation of Benefits (EOB) Statement is a notification provided to members when a health care benefits claim is processed by Blue Cross and Blue Shield of Texas (BCBSTX). The EOB displays the expenses submitted by the provider and shows how the claim was processed.



The EOB has four sections:

- **Claim Information** includes the member and patient name, the member's group and ID numbers, and the claim number.
- **Summary** highlights the financial information – the amount billed, total benefits approved and the amount you may owe the provider.
- **Service Information** identifies the health care facility or physician, dates of service and charges.
- **Coverage Information** shows what was paid to whom, what discounts and deductions apply, and what part of the total expense was not covered.

The EOB may include additional information:

- **Amounts Not Covered** will show provider discounts, or what benefit limitations or exclusions apply.
- **Out-of-Pocket Expenses** will show an amount when a claim applies toward your deductible or counts toward your out-of-pocket expenses.
- **Appeals** explains your rights regarding review of claim denials.
- **Fraud Hotline** is a toll-free number to call if you think you are being charged for services you did not receive or if you suspect any fraudulent activity.

Your EOBs Are Available Online!

Sign up for Blue Access for MembersSM (BAM) at [bcbstx.com](https://www.bcbstx.com) for convenient and confidential access to your claim information and history.

Choose to opt out of receiving EOBs by mail to save time and resources. Go to BAM, click on User Profile and change your User Preferences.



 **BlueCross BlueShield of Texas**
 P.O. Box 660044
 Dallas, TX 75266-0044

1 Explanation of Benefits (EOB). **This is not a bill.**
 2 HEALTH CARE SERVICE CORP
 Month/Date/Year

4 ANTHONY DOE
 100 BLUEBIRD LANE
 DALLAS, TX 76205

3 Customer Service: 1-800-XXX-XXXX



5 Check here for BCBSTX messages.

Summary

11 Total Billed:	\$45.00
Total Benefits Approved:	\$16.20
Amount You May Owe Provider:	\$1.80

Claim Information

6 Member Name: Anthony Doe
 7 Group No.: 12345
 8 Identification No.: ABC123454569
 9 Claim No.: 2020000000000X
 10 Patient Name: Anthony Doe

The following shows how this claim was processed.

Service Information

12 Service Description	13 Service Date	14 Amount Billed	15 Not Covered	16 Covered
IMAGING RADIOLOGISTS LLC				
Medical Emerg X-Ray	Month/Date/Year	45.00	27.00 (1)	18.00
17 Totals		\$45.00	\$27.00	\$18.00

Coverage Information

18 Totals	\$45.00	\$27.00	\$18.00
PARTICIPATING PROVIDER OPTION (PPO REDUCTION)		-\$27.00	
19 Deductions			
Your 10% Coinsurance Amount.....		1.80	
Total Deductions			-\$1.80
20 Total Benefits Approved			\$16.20
21 Amount You May Owe Provider			\$1.80
22 Total covered benefits approved for this claim: \$16.20 to IMAGING RADIOLOGISTS LLC.			

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- 1 Account name (member's company or organization)
- 2 Date claim was finalized
- 3 Toll-free number to call for additional information
- 4 Member's name and mailing address
- 5 BCBSTX messages
- 6 Member's name
- 7 Employer or group identification number*
- 8 Member number that appears on the ID card*
- 9 Claim number*
- 10 Person who received the services*
- 11 Summary box, including the total billed by the provider for the services, the benefits approved and paid by BCBSTX, and the remainder you may owe. (See also 14, 20 and 21).
- 12 Provider name (top line) and description of service (below)
- 13 Beginning and ending service dates
- 14 Amount billed by the provider for each service
- 15 Portion of the billed amount not covered by the plan (a footnote explains the reason, for example, provider discounts)
- 16 Amount covered by the plan*
- 17 Total charges included on this claim
- 18 Plan reductions subtracted from billed amount, such as PPO allowances
- 19 Deductible and copayment or coinsurance amounts ; can also display applicable penalties and/or reductions for failure to preauthorize
- 20 Payment approved before benefits are coordinated with other insurers, such as Medicare
- 21 Amount the member may be responsible for paying
- 22 Total benefit approved for provider

* Please provide this information when contacting us about a claim.
 Not all EOBs are the same. The format and content of your EOB depends on your benefit plan and the services provided. Deductible and copayment amounts vary.