

# Helpful Balance Bill Information

## How Do I Contact ClaimDOC?

### Address

PO Box 42155  
Urbandale, IA 50323

### Phone Number

1 (888) 330-7295



### Email

balancebills@claim-doc.com

### Fax

1 (888) 794-1264

## What is a Balance Bill?

Your health plan uses a claim review and audit program that determines the fair and reasonable reimbursement for the medical services you receive. The audit uncovers overcharges and billing errors, and, as a result, we reduce the payment to the provider. A balance bill occurs when the provider seeks to collect the reduction directly from you.

## Should I Be Concerned That I Received a Balance Bill From My Provider?

No! Balance bills, sometimes called "Surprise Bills," are common in the healthcare industry. And while with traditional plans, the patient is left to fend for themselves or to pay the bill, your health plan provides you with balance bill defense through ClaimDOC. We take over the burden of reviewing the bill for errors and working directly with the provider so that you don't have to. Balance bills are a normal and expected part of the process, and we are here to guide you every step of the way.

## Am I Responsible for Paying This Bill?

You are only responsible for the out-of-pocket expenses outlined in your health plan. These expenses include deductibles, copays, and coinsurance. The amount you are responsible for paying is listed on the Explanation of Benefits (EOB) you receive once your claim is processed. Anything over that amount may be a balance bill.

## What If I Did Not Receive an Explanation of Benefits (EOB)?

Contact BRMS, your plan administrator, or log onto your member portal to view the EOB.



**844.317.9331**

**Monday - Friday**

**7:00 AM - 6:00 PM PST**



**customersupport@brmsonline.com**

## What Should I Do If I Get a Balance Bill?

Only pay for your patient responsibility as shown on your EOB. Contact ClaimDOC as soon as possible and be ready to send a copy of the bill. A ClaimDOC Member Advocate will send you an authorization form requesting your signature so ClaimDOC can initiate your plan sponsored balance bill defense benefit.

## What Happens Once ClaimDOC Takes Over?

Once you signed the ClaimDOC Member Authorization Agreement, a Member Advocate will contact the provider to begin discussing the matter and ensure your involvement is limited. Please note that after we start working with the provider, they may still choose to send you billing statements or may not be able to stop sending them due to their systems autogenerating them. Therefore, you must continue to contact ClaimDOC regarding any communications you receive from your provider, via phone or mail, about your balance bill.

## What If I Receive a Collection Notice?

If you receive a collection notice for a bill that ClaimDOC is disputing, do not panic. ClaimDOC and your health plan defend you throughout this process. Contact ClaimDOC immediately! It is important that you notify us as soon as you receive a call or letter from the collection agency. Ensure that you have paid the patient responsibility amount shown on your explanation of benefits (EOB) as unpaid amounts of patient responsibility determined by your plan can be reported as a credit impairment. Please make sure that you have made arrangements with the provider to fulfill your patient responsibility as soon as possible. You are protected by the Fair Debt Collection Practices Act and the National Consumer Assistance Plan.