


# HOW TO READ YOUR Explanation of Benefits Statement

Below is a sample Explanation of Benefits (EOB) Statement. This is the information you will receive after your benefits claim has been processed. In order to understand this example, match the field number on the EOB to the corresponding number shown in the following narrative.



**HIGHMARK.  
BLUE SHIELD**  
An Independent Licensee of the Blue Cross and Blue Shield Association  
1800 CENTER STREET  
CAMP HILL, PA 17089

## Explanation of Benefits

**THIS IS NOT A BILL**

CONTRACT HOLDER NAME: JOHN DOE <span style="float: right;">1</span>	
MEMBER ID: ABC123451284 <span style="float: right;">2</span>	
GROUP NAME: XYZ COMPANY	
GROUP ID: 123456789	
CLAIM ACTIVITY FOR: JANE DOE <span style="float: right;">3</span>	
CLAIM NUMBER: 03363496597 <span style="float: right;">4</span>	
CLAIM RECEIVED: 12/24/03	

EXPLANATION AT A GLANCE	
DATES OF SERVICE: 12/18/03 - 12/20/03	5
WE SENT CHECK TO: ABC HOSPITAL – A Network Facility	6
CLAIM PAYMENT AMOUNT: \$567.79	
PROVIDER MAY BILL YOU (IF NOT ALREADY PAID): \$221.94	7

Provider Date of Service Type of Service Service Code (Number of Services)	Member Responsibility				Health Plan Pays At	Health Plan Pays	Your Share of Amount Remaining	Amount You Owe Provider
	Provider Charges	Our Allowance (Covered Charges)	Your Deductible	Amount Remaining				
ABC HOSPITAL 12/18/03 – 12/20/03 Inpatient Stay	789.73	789.73	80.00	709.73	80%	567.79	141.94	221.94
<b>TOTALS</b>	789.73	789.73	80.00	709.73		567.79	141.94	221.94

Remarks	

- 1 Contract Holder Name** – individual who holds the contract. (Usually the employee, for company sponsored benefit plans.)

**2 Member ID** – employee’s member identification number. (This is the identification number listed on your medical identification card.)

**3 Claim Activity For** – name of the individual who received the services. (If claims for multiple family members are processed during the same period, each patient will have a separate page.)

**4 Claim Number** – number assigned by the computer for identification purposes.

**5 Dates of Service** – date range this EOB contains information for.

**6 We Sent Check to** – individual/facility who reimbursement was sent to. (If you receive services from a participating provider, reimbursement will be sent directly to the provider. If you receive services from a non-participating provider, your reimbursement check will be sent to you.)

**7 Provider May Bill You** – summary of what you owe the provider. The individual breakdown is shown in the Member Responsibility chart.

**8 Provider** – provider’s name. (A provider is a facility or professional performing or supplying the services.)  
**Date of Service** – date of service(s) performed or supplied.  
**Type of Service** – e.g. surgery, office visit, etc.  
**Service Code** – code to identify what services were performed.

**9 Provider Charges** – the amount the provider actually charged for the services.

**10 Our Allowance** – amount covered under your program. (If you use a provider that participates with Highmark, they must accept “Our Allowance” as payment in full and cannot bill you for the difference between the “Provider Charges” and “Our Allowance.”)

**11 Your Deductible** – the amount that was applied to your program’s deductible.

**12 Amount Remaining** – amount remaining after your deductible has been subtracted from the Allowance.

**13 Health Plan Pays At** – percentage that your program pays after any deductible, coinsurance or copayment amounts have been met. For example, if you have an 80/20 program, your program pays 80% and you are responsible for the other 20%.

**14 Health Plan Pays** – the actual dollar calculation of the amount the health plan pays. (ie. “Health Plan Pays at” percentage multiplied by “Amount Remaining” or, 80% x \$709.73)

**15 Your Share of Amount Remaining** – the amount remaining after your program’s payment has been subtracted. (ie. “Amount Remaining” minus “Health Plan Pays at,” or \$709.73 – \$567.79)

**16 Amount You Owe Provider** – the total of all of your responsibilities. This includes any deductible, coinsurance or copayment amounts plus your share of the remaining amount.

**17 Remarks** – explains why certain charges were not covered.

If you suspect fraud or abuse involving your health insurance, please call the toll-free fraud or abuse hotline at 1-800-438-2478.