

On The Line: Explaining Member Costs

Can you help members understand their EOB?

[Get Started](#)



Your Health Plan EXPLANATION OF BENEFITS (EOB)

Member: Jane Smith
 Member ID: 123456789
 Group Number: 56789

THIS IS NOT A BILL. This statement shows how your recent medical claim was processed.

Patient: Jane Smith
 Claim Number: 9876543210
 Provider: Dr. Green Clinic
 Service: Office Visit & Lab Tests
 Date of Service: 02/25/2024

Service Description	Amount Billed	Allowed Amount	Insurance Paid	You Owe
Office Visit	\$200.00	\$150.00	\$120.00	\$30.00
Lab Tests	\$100.00	\$50.00	\$0.00	\$50.00
				Total You Owe: \$80.00

SUMMARY
 Total Amount Billed: \$300.00
 Total Insurance Paid: \$120.00
 Your Responsibility: \$80.00

Important Information:
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Jane

Jane, a confused member, calls in with a question. Review her member profile and explanation of benefits to answer her question. "My office copay is \$30, but my EOB says I owe \$80. Why do I owe more than the \$30 copay?"

Because the \$30 is for the office visit, and the other \$50 is for lab tests.

Because both charges were applied to your remaining deductible.

Because you must pay the difference between the billed amount and insurance payment.



Jane says, with disappointment in her voice:

“I still don’t understand. I know that whatever I pay goes toward my deductible, but that doesn’t explain why I’m paying more than my regular copay.”

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Jane

Member ID: 123456789

Deductible Status		Out-of-Pocket Summary	
Annual Deductible: \$1,500	Out-of-Pocket Met: \$1,200	Max Out-of-Pocket: \$5,000	Out-of-Pocket Met: \$1,200
Deductible Met: \$850	Remaining Deductible: \$650	Out-of-Pocket Met: \$1,200 of \$5,000 Met	Remaining OOP: \$3,800

Contact Information:
Phone: (555) 123-4567
Address: 123 Main St, Springfield, IL 62701
Email: jane.smith@email.com

Plan Details:
Plan Type: PPO Plus
Network: In-Network & Out-of-Network
Coverage Level: Family
RX Benefits: Yes

Member: Jane Smith
Member ID: 123456789
Group Number: 56789

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\$40	Deductible Met: \$850	Out-of-Pocket Met: \$1,200	
\$75	\$850 of \$1,500 Met	\$1,200 of \$5,000 Met	
\$200	Remaining Deductible: \$650	Remaining OOP: \$3,800	
\$10			
\$35			
\$75			

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 Coverage: Active
 Effective Date: 01/01/2022
 PCP: Dr. Robert Miller

Copays	Deductible Status	Out-of-Pocket Summary
Office Visit: \$30	Annual Deductible: \$1,500	Max Out-of-Pocket: \$5,000
Specialist Visit: \$40	Deductible Met: \$850	Out-of-Pocket Met: \$1,200
Urgent Care: \$75	Remaining Deductible: \$650	Remaining OOP: \$3,800
Emergency Room: \$200		
Prescription (Generic): \$10		
Prescription (Brand): \$35		
Prescription (Specialty): \$75		
Coinsurance: 20%		

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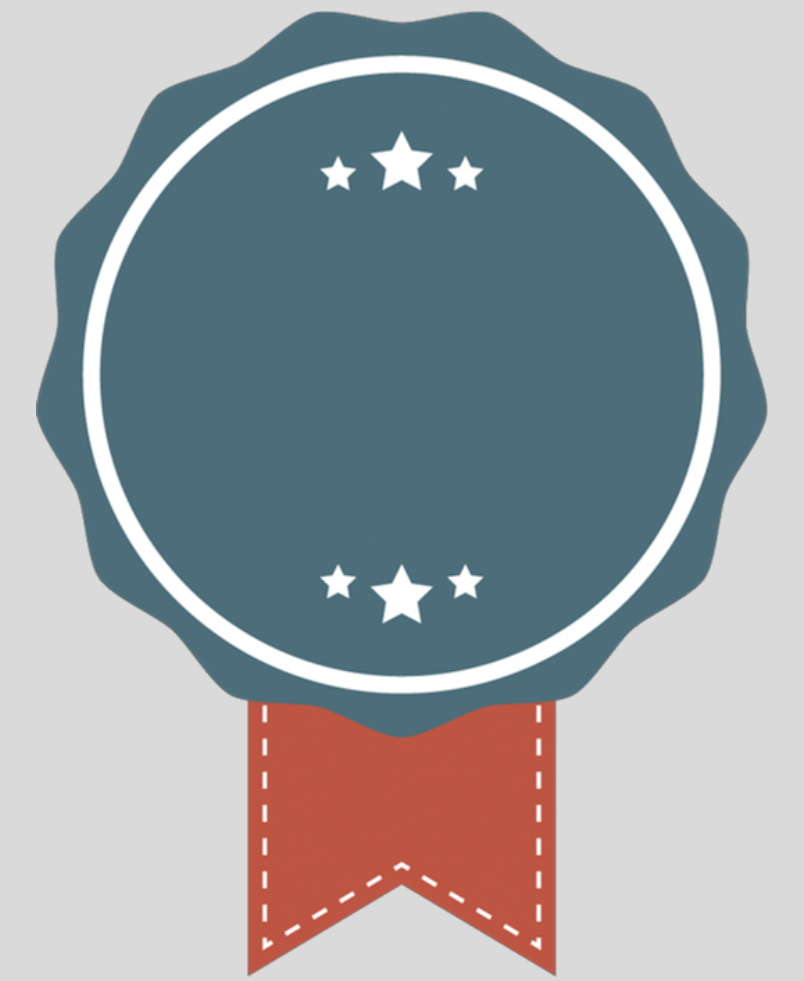
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Exit Scenario

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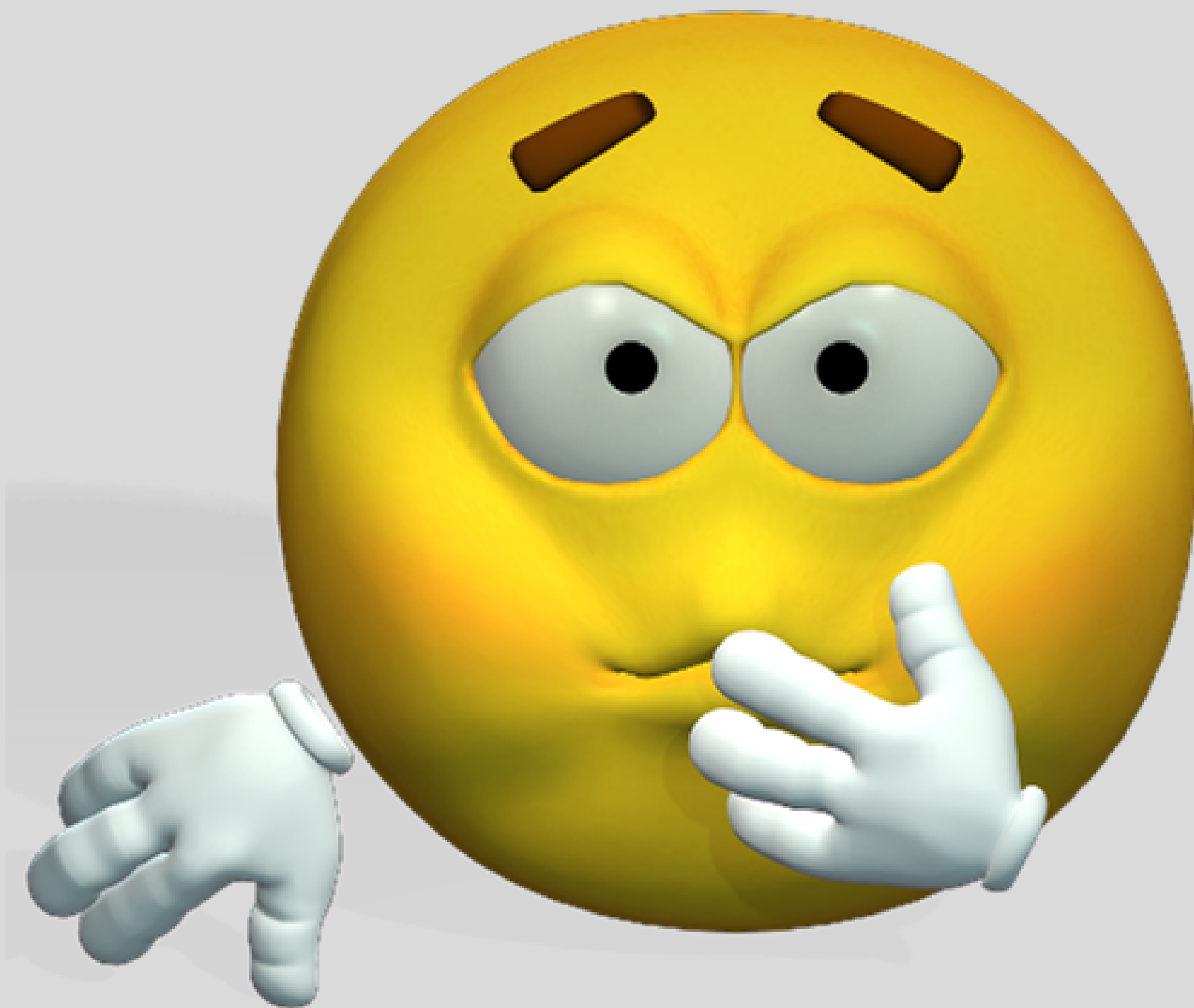
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Retry

Needs Work.

You really seem to have struggled with the members' questions quite a bit.

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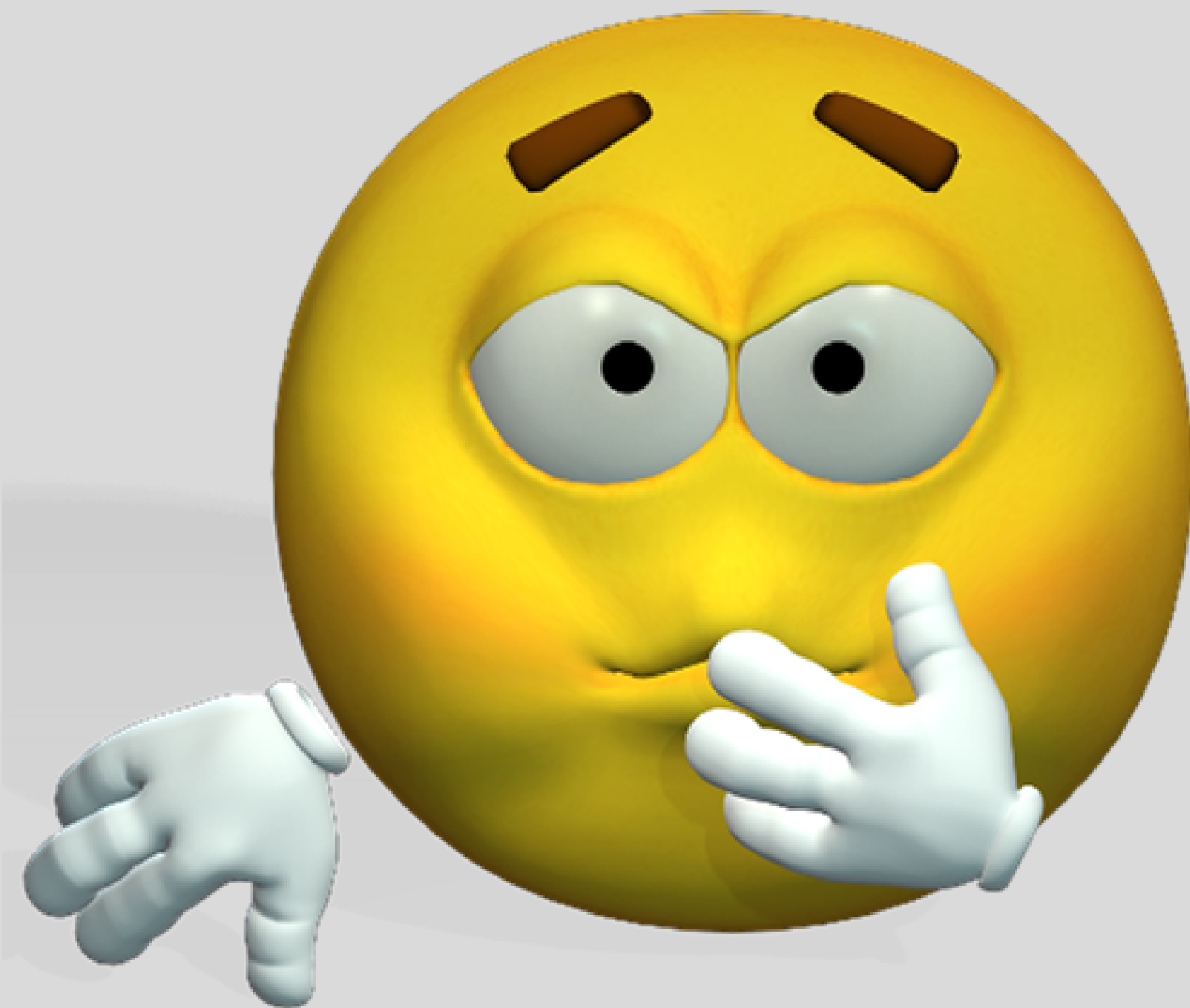
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 Date of Service: 02/25/2024

Service Description	Amount Billed	Allowed Amount	Insurance Paid	You Owe
Office Visit	\$200.00	\$150.00	\$120.00	\$30.00
Lab Tests	\$100.00	\$50.00	\$0.00	\$50.00
Total You Owe:				\$80.00

SUMMARY
 Total Amount Billed: \$300.00
 Total Insurance Paid: \$120.00
 Your Responsibility: \$80.00

Important Information
 • The "Allowed Amount" is the discounted rate your plan has negotiated with the provider.
 • You may receive a separate bill from your provider for the amount you owe.
 • You can appeal this decision if you believe it is incorrect. See our appeals process on the back.



Jane, a confused member, calls in with a question. Review her member profile and explanation of benefits to answer her question.
 "My office copay is \$30, but my EOB says I owe \$80. Why do I owe more than the \$30 copay?"

Because the \$30 is for the office visit, and the other \$50 is for lab tests.

Because both charges were applied to your remaining deductible.

Because you must pay the difference between the billed amount and insurance



Jane responds, in a irritated tone:

“That just doesn't make any sense. I thought I was only responsible for my copay and anything that wasn't considered a covered expense.”

Try Again



Jane responds, with disappointment in her voice:

"I still don't understand. I know that whatever I pay goes toward my deductible, but that doesn't explain why I'm paying more than my regular copay."

Try Again



Jane responds:

“Oh, ok. I can see now that \$50 is listed next to lab tests.”

Continue

Congratulations!

You applied your knowledge of cost sharing to answer member questions perfectly!

Exit Scenario



Good job!



You may have stumbled a bit, but you got to the right answers in the end.

If you'd like, you can restart the practice.

Exit Scenario

Retry



Needs Work.

You really seem to have struggled with the members' questions quite a bit.

Try the scenario again.

Retry