Learn
Tips for getting the most from your health insurance.

What's an EOB and why do I need it?

EOB stands for Explanation of Benefits. This is a document we send you to let you know a claim has been processed. The most important thing for you to remember is **an EOB is NOT a bill.** It's letting you know which healthcare provider has filed a claim on your behalf, what it was for, whether it was approved, and for how much. You should always review your EOB to make sure it's correct. Here's a breakdown on how to read your EOB.

In the upper right portion of your EOB you'll find general information. If a payment was made to the provider, you'll see the check details in the top boxes. Below that are things like the claim and policy number, your ID numbers, both the insured's and the patient's name, as well as the provider's name and address.

CHECK NO.	CHECK DATE	CHECK AMOUNT
1234567	01/01/11	$516.02

CLAIM #: 06999999-01-02-03
POLICY #: 06-9999-01
ID NUMBER: 1234567
SCHOOL ID: 12345678
INSURED: John Doe
PATIENT: John Doe
PATIENT ACCT. #: 01Z123456
PAYEE: A Provider Somewhere
ADDRESS: PO Box 123456
Somewhere, TX 71234

Dollar amount for covered benefits.

Network discount if applicable.

Charges for services not covered by your policy.

The dollar amount claimed by your provider.

Also called CPT Code, used to document medical procedures performed.

Dollar amount you're required to pay for certain Covered Medical Expenses.

Dollar amount required to be paid before benefit payment is made.

Total paid by your insurance.

Dollar amount owed by insured.

Ref #	Service	Dates of Service From To	Proc Code	Amount Claimed	Ineligible	Discount	Total Covered	Co-Pay	Policy Deductible	Total Benefits	Patient Balance	Remark Code
	EMERGERNCY ROOM	08/04/10-08/04		845.03			845.03		300.00	436.02	409.01	
	LABORATORY	08/04/10-08/04	87340	100.00		20.00	80.00			80.00		642
	Totals:			945.03			925.03		300.00	516.02	409.01	

Remarks:

642- This service was processed under the Preventive Care benefit in your policy.

Discount: Payment has been made in accordance with an agreement with United Healthcare or United Behavioral Health.

Patient Balance: Co-pay, Policy Deductible, Co-Insurance & All Amounts Over Policy Limits.

The code in the Remark column is explained in this section.

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