



**BlueCross BlueShield of Illinois**

*Experience. Wellness. Everywhere.®*

# Understanding Your EOB

*A Guide to Reading Your  
Explanation of Benefits Statement*

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

## The EOB has four major 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.*

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

## Your EOBs are Always Available Online!

Sign up for Blue Access<sup>®</sup> for Members (BAM) at [www.bcbsil.com](http://www.bcbsil.com) for quick, convenient and confidential access to your claim information and history. To support our commitment to eco-friendly business practices, you can choose to opt out of receiving EOBs by mail. This saves resources and offers you additional confidentiality. Just go to BAM, click on User Profile and change your User Preferences.



4 ANTHONY DOE  
100 BLUEBIRD LANE  
CHICAGO, IL 60601-7332

3 Customer Service: 1-800-XXX-XXXX



5 Check here for BCBSIL 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
Claim No.:	2020000000000X
9 Patient Name:	10 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	05-21-08	45.00	27.00 (1)	18.00
17 Totals		\$45.00	\$27.00	\$18.00

**Coverage Information**

Totals	\$45.00	\$27.00	\$18.00
18 PARTICIPATING PROVIDER OPTION (PPO REDUCTION)		-\$27.00	
<b>Deductions</b>			
19 Your 10% Coinsurance Amount.....		1.80	
<b>Total Deductions</b>			-\$1.80
20 <b>Total Benefits Approved</b>			\$16.20
21 <b>Amount You May Owe Provider</b>			\$1.80
22 Total covered benefits approved for this claim: \$16.20 to IMAGING RADIOLOGISTS LLC on 06-02-08.			

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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 BCBSIL 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 BCBSIL, 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 end 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)
- 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
- 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.