



Explanation of benefits (EOB)

If it's not a bill, then what is it?

An EOB is a recap of what your insurance has paid.

Your EOB is a breakdown of how your benefits apply to the health care services you have received.



How much your provider charged for each service



How much your health insurance company paid for each service



How much you saved by staying in-network



How much you are responsible for paying out-of-pocket

If your EOB shows that you are responsible for some of the cost, your provider will bill you separately. When you receive your EOB it is important to review your statement to make sure that you are getting the most value out of your health care spending.



Here are three tips that could help reduce the amount you pay out-of-pocket:

Tip 1: Select an in-network provider.

Use the Find a Provider tool on Wellmark.com so you can get the best savings from your health plan.

Tip 2: Compare charges.

If you receive a bill from your provider, compare charges on your EOB to charges listed on the provider bill to confirm that services and charges listed are correct.

Tip 3: Register for myWellmark®.

Review your health plan information online, and if you prefer, sign up to receive your documents online through myWellmark.

How to read your explanation of benefits

PATRICK DOB: 07/14		03/07/2024 Date(s) of Service	CENTRAL HEALTH HOSPITAL Health Care Provider		002285635174 Claim Number	X12345A98765 Patient Account Number	APPROVED Claim Status			
1		2		3	4	5	6	7	8	
Date(s) of Service	Service Received	Notes		Amount Charged	Network Savings	Medical Plan Paid	Copay	Deductible	Coinsurance	Amount Not Covered
03/07/2024	Office Medical Care	-		\$254.00	\$147.00	\$92.00	\$15.00	\$0.00	\$0.00	\$0.00
		1, 2	Total	\$254.00	\$147.00	\$92.00	\$15.00	\$0.00	\$0.00	\$0.00
9 Your Responsibility							\$15.00			
You may have already paid some or all of this amount.										

Notes regarding this claim submitted to us

1 - Wellmark Health Plan of Iowa, Inc. provides administrative claims payment services only and does not assume any financial risk or obligation with respect to claims. (ZD6)

2 - We have settled this claim directly with your provider. (ZB4)

Helpful terms found on your EOB:

- 1

Service received: The service you received from your health care provider.
- 2

Amount charged: The total amount charged by a health care provider for services you received, whether or not the services are covered under your health plan.
- 3

Network savings: The amount you saved by receiving services from a health care provider within your health plan's network.
- 4

Medical plan paid: The amount your health plan paid to cover the service rendered.
- 5

Copay: The fixed dollar amount you pay for certain covered services. Your health care provider may require your copay at the time you receive services.
- 6

Deductible: The fixed dollar amount you pay for certain covered services before your benefits are available. Once you reach your deductible, you are still responsible for copays and coinsurance for covered services you receive. Your health care provider may bill you for your deductible.
- 7

Coinsurance: The fixed percentage you pay of the cost for certain covered services. Your health care provider may bill you for your coinsurance.
- 8

Amount not covered: The portion of the charges not covered under your health plan.
- 9

Your responsibility: Your portion of the costs shown on the EOB. You should use this information to coordinate your payment(s) with your provider(s).



Wellmark Blue Cross and Blue Shield of Iowa, Wellmark Health Plan of Iowa, Inc., Wellmark Value Health Plan, Inc. and Wellmark Blue Cross and Blue Shield of South Dakota are independent licensees of the Blue Cross and Blue Shield Association.

Wellmark® and myWellmark® are registered marks of Wellmark, Inc.

Blue Cross®, Blue Shield® and the Cross® and Shield® symbols are registered marks of the Blue Cross and Blue Shield Association, an Association of independent Blue Cross and Blue Shield Plans. Wellmark® is a registered mark of Wellmark, Inc.