

Price Protection & Billing Support

Your health plan includes built-in price protection so you don't overpay for care. And while you may not have billing questions often, we're always here to answer them.



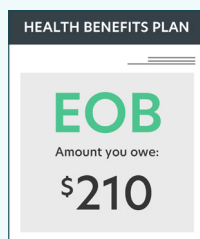
OUR ROLE: Provide Price Protection

1. After you receive care, your provider sends us a request for payment. This is called a claim.
2. We review claims from providers – including doctors (depending on your plan), hospitals, outpatient surgery centers and skilled nursing facilities – for errors and charges that are more than what your plan allows.
3. If needed, we adjust the amount paid to a provider. **Most providers accept this amount.**

YOUR ROLE: Keep an Eye on Provider Bills

Occasionally, a provider may bill you the difference between what your plan paid and what the provider charged. This is called a balance bill – and there's an easy way for you to spot one:

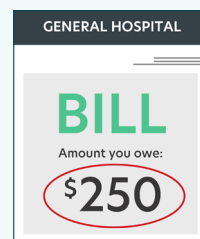
Compare your Explanation of Benefits (EOB) ...



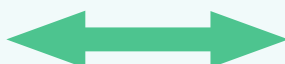
From your health plan (not a bill)

Shows what your plan covered and what you owe.

... to your provider bill



From your healthcare provider



If they don't match, you have a balance bill.

How to Send Us a Balance Bill

Most of the time, you won't have a reason to contact us about a provider bill. But if you ever receive a balance bill or aren't sure, let us know right away. We're here to help make sure you aren't being charged too much for care.

When you contact us, **always include the balance bill and the best number for us to reach you.**



Email: bb@imagine360.com

This is the fastest way to receive balance bill support.



Fax: 888-560-2447



Mail: 1550 Liberty Ridge Dr., Wayne, PA, 19087

Need help? **Just call the member number on your Benefits ID card.**

Advocating on Your Behalf

Once we receive your balance bill, we'll contact you to explain next steps. Our team does all the work, so you don't have to.

A designated advocacy expert will:

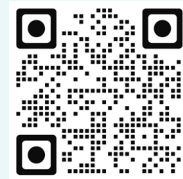
- Manage the bill resolution process on your behalf
- Provide regular updates
- Bring in legal support, if needed, at no cost to you

Don't Overpay: Helpful Tips

These tips can help keep your care costs fair and reasonable:

- Compare provider bills to your EOBs to check for balance bills.
- Send us balance bills right away.
- Quickly sign the authorization forms that allow us to advocate on your behalf.
- Keep a folder of EOBs and bills you receive, in case questions arise.

Remember, you can always call us at the member number on your Benefits ID card if you have questions about an EOB or a provider bill.



Scan here to learn more about how price protection keeps your care costs as affordable as possible.

24/7 access to your health benefits: miBenefits.imagine360.com

We're here to help. Call the number on your Benefits ID card.
Mon - Thurs: 7 a.m. – 9 p.m. CT | Fri: 7 a.m. – 7 p.m. CT



imagine360