

Health Care School EOB Demo Script

Legend:

- (Text in parenthesis indicates general video/audio direction or transitions)
- [Blue text indicates specific computer screen or other images](#)
- **Bold indicates onscreen text to display**

FLASH VISUAL	VOICEOVER
Fade in demo title screen): Understanding Your Explanation of Benefits (EOB)	
(Sample EOB flies onto screen briefly, gets smaller and positions on the right, with bullets fading in on left, coinciding with voiceover) What is an EOB? <ul style="list-style-type: none">• Information provided to you when a claim is processed• Shows expenses submitted• Shows how the claim was processed• Paper or online• Not a bill	In most cases after you visit your doctor, you'll receive an Explanation of Benefits from us. This is often called an EOB.
Sample EOB image (Focus box or zoom-in effect for each section to coincide with voiceover) Four Major Sections: <ul style="list-style-type: none">• Claim Information• Summary• Service Information• Coverage Information	And this is what it looks like. An EOB lists the medical services received and what was covered by the plan. While it shows dollar amounts, it's <u>not</u> a bill. As you can see, it's broken down into four major sections. <ul style="list-style-type: none">• Claim information• Summary• Service information• And coverage information.

<p>Sample EOB image</p> <p>(Zoom-in effect on Claim Information section)</p> <p>Claim Information</p>	<p>The Claim Information section shows many things, such as:</p> <ul style="list-style-type: none"> • The name of the person who received care • Your plan or group name • The member ID number • And a claim number.
<p>Sample EOB image</p> <p>(Zoom-in on Summary section, circle or highlight the three individual fields to coincide with the voiceover)</p> <p>Summary</p>	<p>The Summary has three important numbers:</p> <ul style="list-style-type: none"> • The total billed by your doctor or hospital • The amounts approved and paid by us • And what amount you <u>may</u> owe the provider. <p>Keep in mind that an EOB shows only what you <i>may</i> owe. It's an estimate based on your plan's coverage and your provider's billing. If you <i>do</i> owe money, you'll get a bill from your doctor or where you received the care.</p>
<p>Sample EOB image</p> <p>(Zoom-in on Service Information section, circle or highlight the "Not Covered" field to coincide with the voiceover. Pan down to "Information About Amounts Not Covered" section, highlight or circle sample reason.)</p> <p>Service Information</p>	<p>The Service Information section shows the doctor or hospital, dates of service and charges. If you see "Not Covered" next to an amount, it will be explained in a footnote. . This is found further down in the EOB, under a section called "Information About Amounts Not Covered."</p>
<p>Sample EOB image</p> <p>(Zoom-in on Coverage Information section)</p> <p>Coverage Information</p>	<p>Coverage Information is where you see financial details:</p> <ul style="list-style-type: none"> • What was paid and to whom.. • What discounts and deductions were applied. • And what expenses were not covered.

<p>Sample EOB image</p> <p>(Pan down to a populated “Information About Out-Of-Pocket Expenses” section.)</p>	<p>There is other helpful information at the bottom of your EOB. Under “Information About Out-Of-Pocket Expenses,” you’ll see how much of the claim was applied to your deductible or out-of-pocket maximum.</p>
<p>Sample EOB image</p> <p>(Pan down to a populated “Information About Appeals” and “Fraud Hotline” sections.)</p>	<p>You’ll also find details about appeals, how to report fraud, and other useful information and updates.</p>
<p>Stock image of somebody reviewing a form or on their computer with bullet points fading in to coincide with voiceover</p> <p>EOB Tips</p> <ul style="list-style-type: none"> • Review EOBs promptly • Confirm claim information and services received • Report fraud immediately 	<p>Review your EOB as soon as you get it. Be sure it has the correct member name, member ID number and services provided. If anything is wrong, contact the provider or call the customer service number at the phone number on the back of your ID card. If you suspect fraud, you can call customer service or the Fraud Hotline listed on the bottom portion of your EOB.</p>
<p>Stock image of something environmentally- or eco-friendly</p> <p>(Image floats away and BAM home is revealed behind it; cursor goes to User Profile link)</p> <p>BAM home page</p>	<p>We also send a copy of the EOB by mail. But you can sign up for paperless statements. In that case we’ll send you an email or text message letting you know when your EOB is ready to view online through your Blue Access for Members account. Even if you choose to receive EOBs through the mail, you can view it online, too.</p> <p>Last, hold on to your EOBs just in case questions come up later about a claim or bill.</p>

<p>Talent CU.</p>	<p>EOBs are a great tool to track your health care.</p> <p>If you have questions about any charges or explanations, you'll find articles about EOBs in Health Care School or call the number on the back of your ID card.</p>
-------------------	---