



Carolinas HealthCare System

Your Health
and Retirement
at CHS

Did YOU Know?

Understanding Your Explanation of Benefits

Teammates,

I have received numerous questions about the information included on the Explanation of Benefits (EOB) for healthcare services that you receive from MedCost, administrator for the CHS LiveWELL Health Plan. An EOB is the first notification sent to you about the cost of care after you have received healthcare services. It is not a bill and is sent as a requirement by law.

Your questions tell me that you are planning and making thoughtful choices about your healthcare. Here is an explanation of several of the categories that can help you better understand your EOB statements and manage your healthcare costs:

Dates of Service	Type of Service	Total Charges	PPO Discount	Over R and C	Non Covered	Deductible	Co-Pay	Co-ins	Pay At %	Codes	Paid
10/17/2016 - 10/17/2016	MEDICAL CARE	\$340.00	\$128.43	\$0.00	\$0.00	\$211.57	\$0.00	\$0.00	0%	A	\$0.00
Totals		\$340.00	\$128.43	\$0.00	\$0.00	\$211.57	\$0.00	\$0.00			\$0.00
Total Payment \$0.00											
→ Patient Responsibility \$211.57											

- **Total Charges.** This is the total cost of the services provided before any discount is applied.
- **PPO (MedCost) Discount.** This discount is the negotiated price that MedCost agrees to pay for a service to the healthcare provider or facility. As a MedCost member, you receive healthcare services at the discounted price.
- **Deductible.** This is the amount you owe for healthcare services before the CHS LiveWELL Health Plan begins to pay.
- **Co-Insurance.** This is your share of the cost after reaching your deductible. The CHS LiveWELL Health Plan pays the remaining balance.

- **Patient Responsibility.** This is the amount quoted on the EOB. Remember, this is not a bill and if you owe money you will receive a bill directly.

If you are concerned about your ability to pay a bill, payment plan options are available. You may contact CHS Financial Services at 704-512-4808 for assistance.

Please know, learning how to navigate your EOB improves your knowledge as a healthcare consumer.

Enjoy a wonderful week.

Debra



Debra Plousha Moore

System Chief of Staff

Executive Vice President

Together, let's prepare for today and plan for the future.

To learn more about Your Health and Retirement at CHS, please visit:
healthandretirement.carolinashealthcare.org