

# Out-of-Network Balance Billing Cycle

**Don't break the bank. Let us break the cycle.**

You work hard for your money. The last thing you want to do is pay an Out-of-Network (OON) medical bill without knowing if you are overpaying. As your health plan's partner, ELAP Services (ELAP) reviews all OON provider claims for potential errors and to make sure charges don't exceed your plan's limits.

**What you Need to Know:** Most OON providers will accept a fair payment from your plan. However, some OON providers may send you a bill for the difference between what your plan paid and the amount they charged. If that happens, ELAP is here to help!

## YOUR PART: Identify Balance Bills

### Compare the EOB and the Provider Bill



After receiving medical care from an OON provider, keep an eye out for the Explanation of Benefits (EOB) from your health plan and a Provider Bill sent by the doctor or facility.

Compare the "amount you owe" on the EOB and bill. If they don't match, this is a balance bill. ELAP will help!

### Send Bills to ELAP



Send any balance bills you receive to ELAP right away so we can get to work! You can rely on us to address any billing issues with the OON provider.

## OUR PART: Advocate on Your Behalf

### Pay Confidently with ELAP's Support



Once we have your written permission, ELAP will work to resolve the bill with the OON provider on your behalf. We will:

- Assign a dedicated Member Services Advocate to support you and provide regular updates
- Arrange for comprehensive legal support at no extra cost, if necessary
- Provide access to live and online support

## Send your balance bill to ELAP. It's easy!



Email a clear snapshot from your phone or computer to:

[bb@elapservices.com](mailto:bb@elapservices.com)



Fax a copy:

1-888-560-2447



Mail a copy:

1550 Liberty Ridge Drive  
Suite 330, Wayne, PA 19087

**Support is a phone call away**

**1-800-977-7381 (Hours: 8 am – 8 pm EST)**

**EMAIL: [bb@elapservices.com](mailto:bb@elapservices.com)**

