



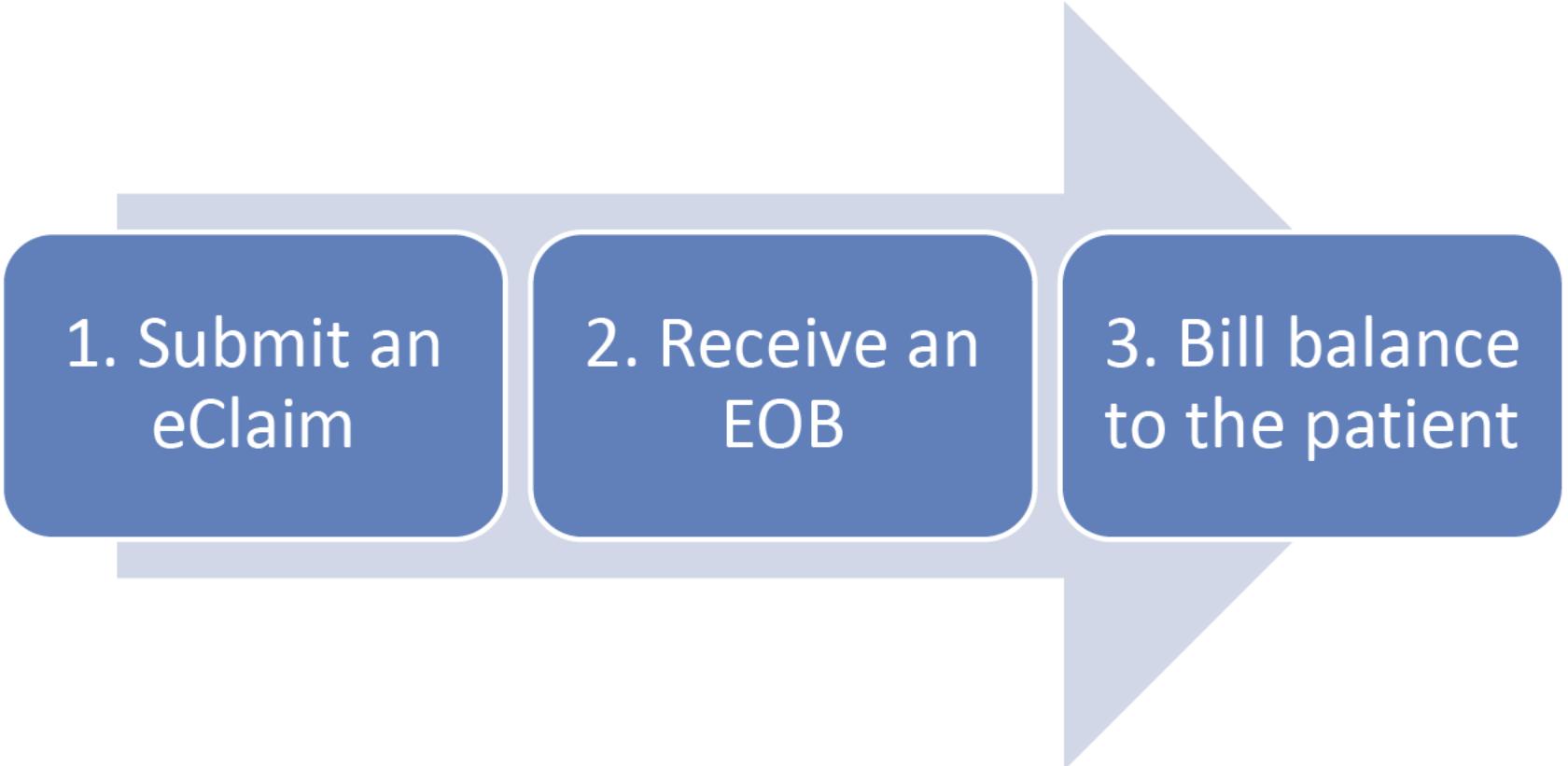
How to bill a visit to a group insurance plan

Acupuncture

You will learn

- The three steps of billing a group benefit plan
- What documents to provide to the patient when the billing is complete

Group benefits billing has 3 steps



1. Submit an eClaim

2. Receive an EOB

3. Bill balance to the patient

At the end, give to the patient:

1. Explanation of Benefits

- Issued by the insurer

2. Patient invoice

- Issued by your clinic

1. Explanation of Benefits (EOB)

- EOB is the insurer's adjudication response
- EOB is received in real time
- EOB shows how much of the fee is covered

An example of the EOB

Industrial Alliance

Explanation of Benefits

Servicing Provider: Li Wei, R.Ac.
Servicing Location ID: 123456

Licence ID: 98754

Insurance Company Claim ID: 3879
Policy: 8767986 (Extended Healthcare)
Insured/Member: JOAN BING

Member ID: 8758
Date of Birth: 1950-01-10

Patient: JOAN BING
Relationship to Insured/Member: Insured Member

Date of Birth: 1950-01-10

Provider Claim Reference ID: TP0000146

Date Submitted: 2016-12-04

| Date of Service | Service Description | Submitted | Eligible | Deductible | Payable At | Paid Amount | Note(s) |
|------------------------|----------------------------|------------------|-----------------|-------------------|-------------------|--------------------|----------------|
| 2016-12-01 | Acupuncture - 60 min | 60.00 | 15.00 | | 100% | 15.00 | |
| | Totals: | 60.00 | | | | 15.00 | |

Expected Payment Date: Unavailable
Total Payable To: Servicing Provider
Payee Name: Wei, Li
Payee Address: 100-200 Main Rd.
Richmond, BC V7A 3V9

Note(s):

IF YOU HAVE ANY QUESTIONS, PLEASE CALL THE INSURER AT 1-800-222-4444.

The information contained on this form has been used to process your claim electronically. Please verify the accuracy of this data and report any discrepancies. Do not mail this form to the Insurer/Plan administrator.

EOB shows

- The treating practitioner
- The patient
- The insurance information
- The date, location and nature of service
- The amount billed
- The amount paid
- The explanation of payment: the eligible amount, the deductible, an applicable %, notes

EOB vs Remittance report

- Both show the adjudication decisions
- EOB is from a private insurance plan; Remittance is from MSP
- EOB is received in real time; Remittance - twice a month
- EOB adjudicates one patient; Remittance adjudicates all patients whose claims were submitted in the last two weeks
- EOB can be provided to the patient; Remittance contains private information of other patients and cannot be provided to the patient.

2. Patient invoice

- Allows you to collect amount not covered by the plan, if any
- Shows the service fee, the insurance benefit, and the outstanding balance
- Shows the payment method
- Can be created even when the insurer covers the full fee to show that no balance remains.

An example of the patient invoice

Patient Receipt

Sprriegfield Wellness & Healthcare P: (604) 211-0123
100-2000 Third Rd. Sprriegfield, BC F: (604) 211-4567
V7A3V9

JOAN BING
111 River Rd Richmond BC
V8S3G8

Li Wei, R.Ac.
MSP practitioner #12345
College licence #98787

Invoice Number: P000000794
Date: 11/03/2016

| No. | Description | Amount | Comment |
|-----|---|--------|----------|
| 1 | ACUPUNCTURE, 60 min | 60.00 | |
| | Extended Health benefit Industrial Alliance | -15.00 | Accepted |

Present Charges: 45.00

Payment: 45.00

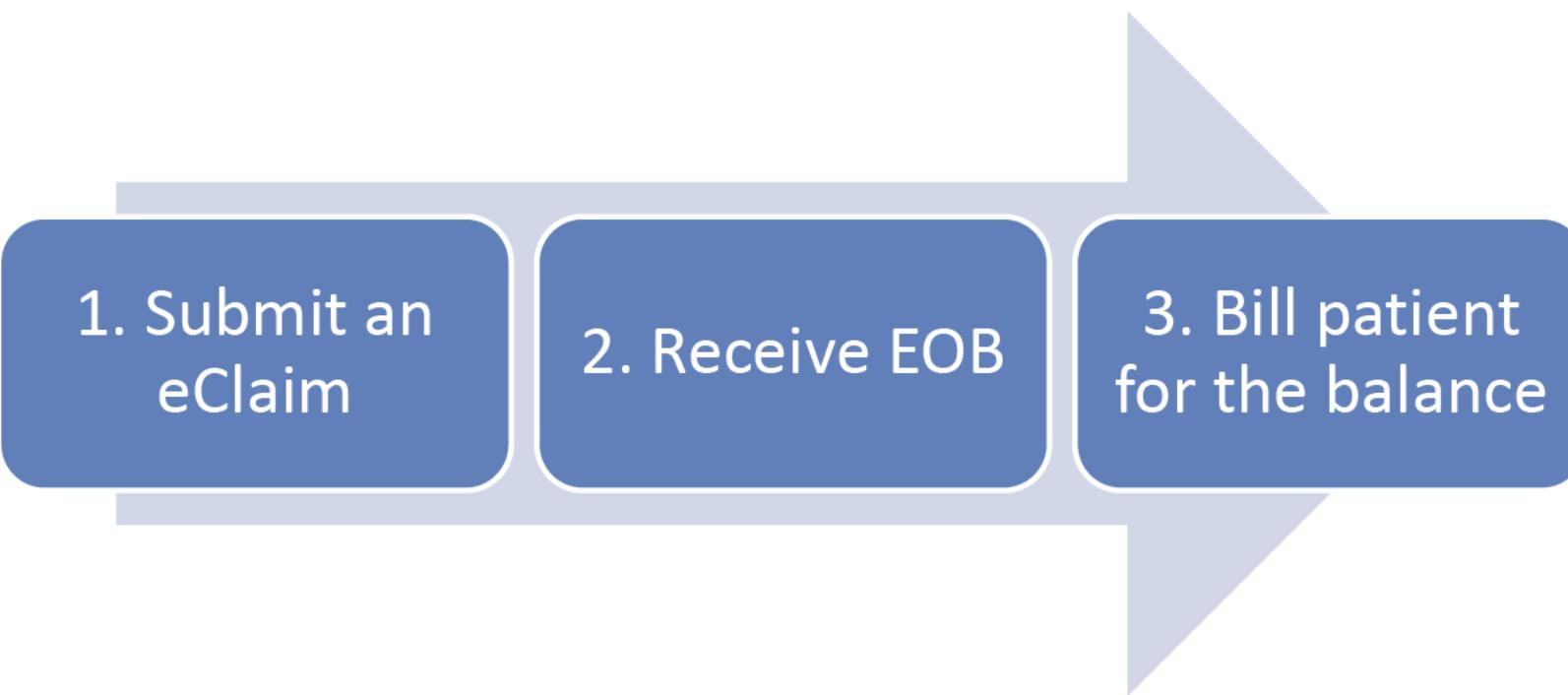
paid on 11/03/2016
Visa credit card *0123

Outstanding Balance: 0.00

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You have learned

- That the billing a group benefit plan consists of three steps



1. Submit an eClaim

2. Receive EOB

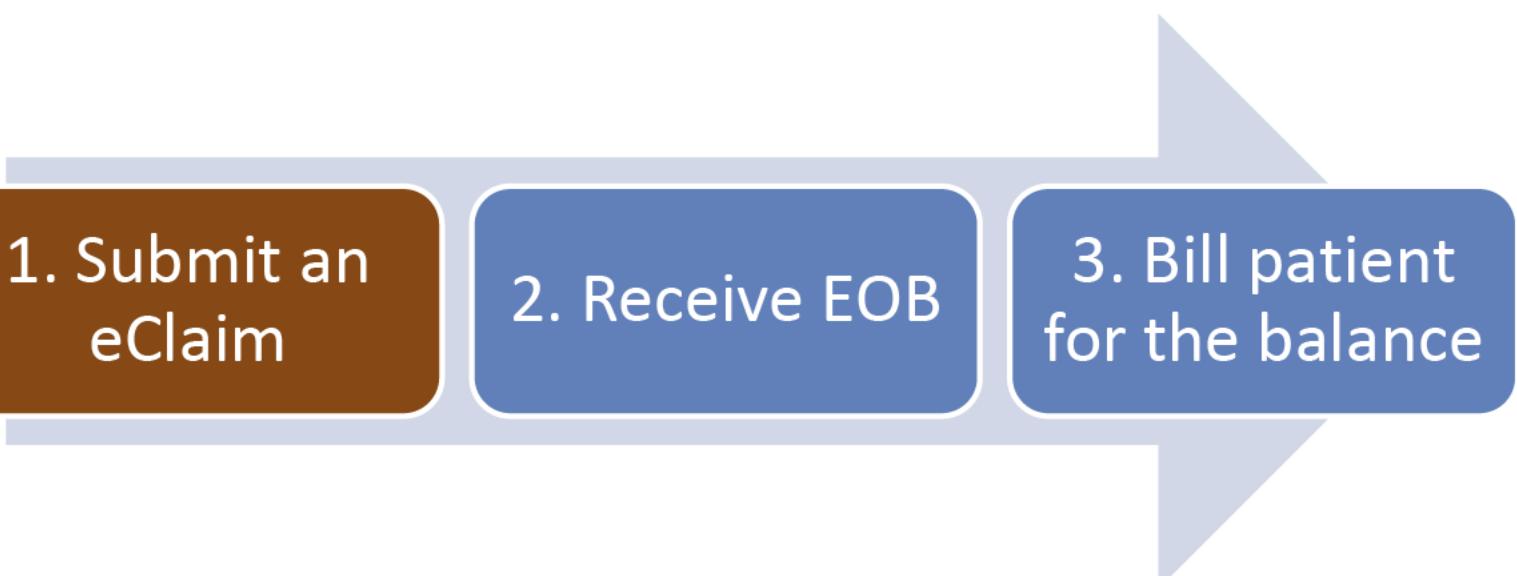
3. Bill patient for the balance

You have learned

- That you need to provide your patients with two documents
 - An explanation of Benefits
 - A patient invoice for an uninsured balance, if any

Learn Next

- The first step of group benefit billing – how to submit an eClaim



1. Submit an eClaim

2. Receive EOB

3. Bill patient for the balance

Start your trial today

- www.claimmanager.ca
- info@claimmanager.ca
- 604-626-9903

