



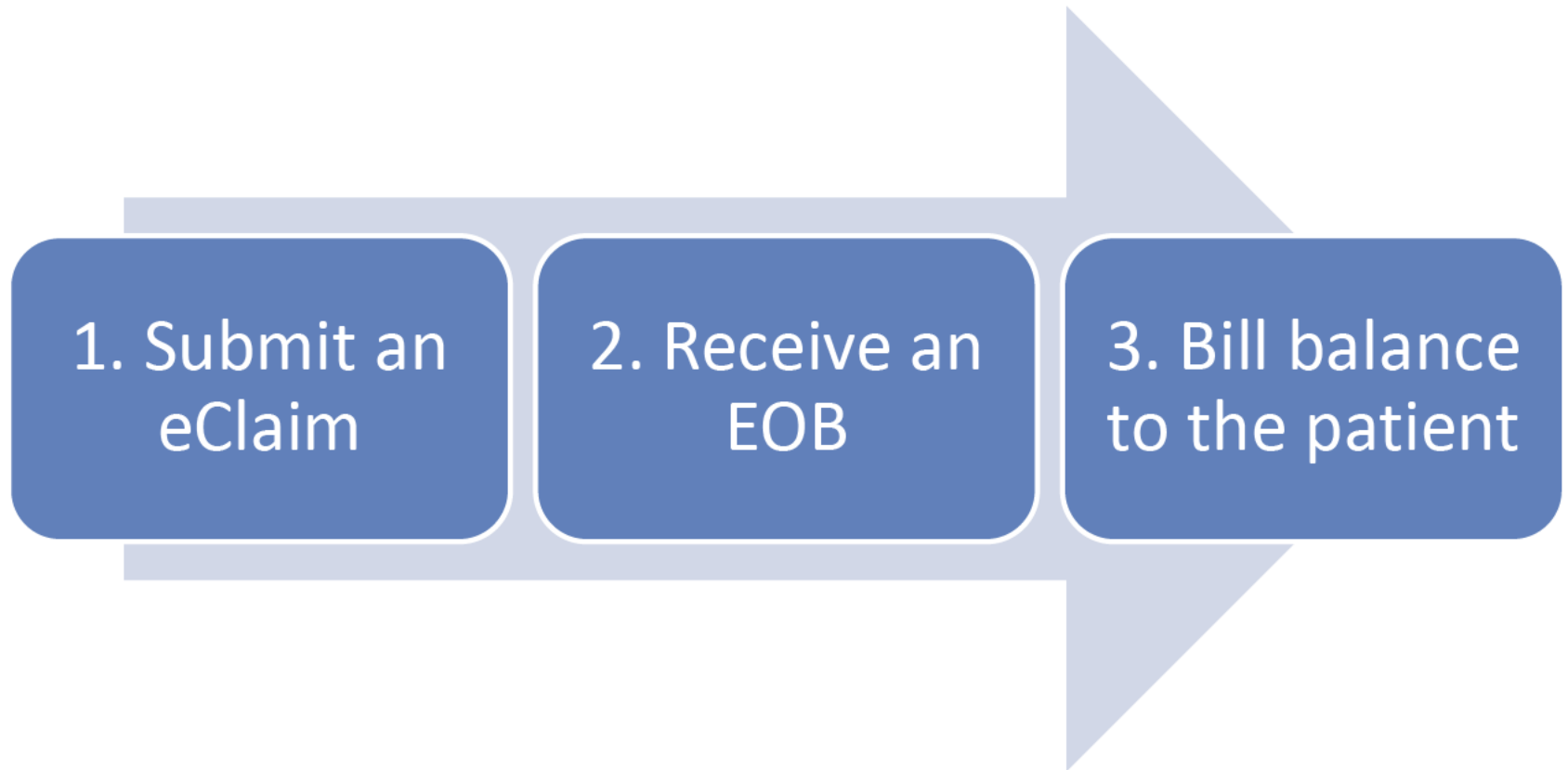
# How to bill a visit to a group insurance plan

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



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	
	<b>Totals:</b>	<b>60.00</b>				<b>15.00</b>	

**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.

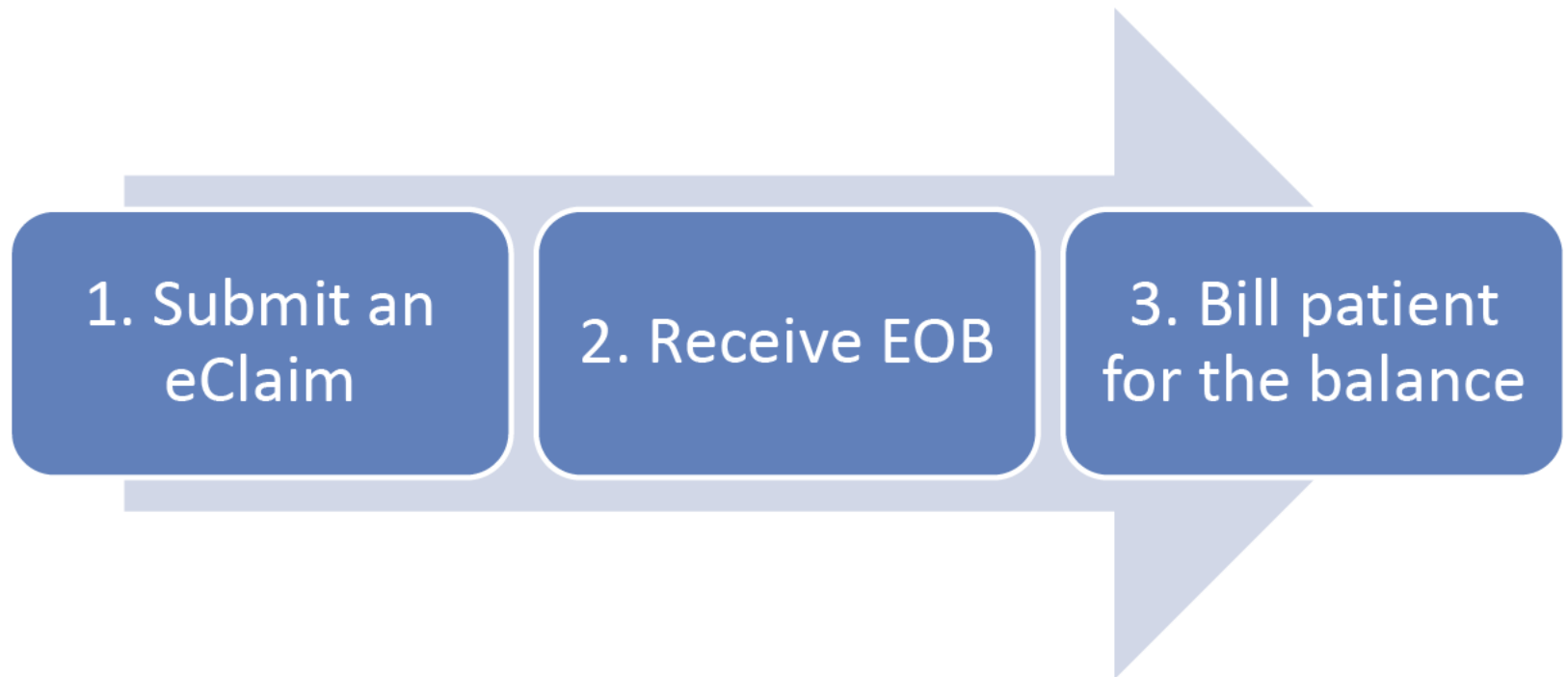
# An example of the patient invoice

Patient Receipt			
		<b>Spriengfield Wellness &amp; Healthcare</b>	<b>P: (604) 211-0123</b>
		<b>100-2000 Third Rd. Spriengfield, BC</b>	<b>F: (604) 211-4567</b>
		<b>V7A3V9</b>	
<b>JOAN BING</b>		<b>Li Wei, R.Ac.</b>	<b>Invoice Number: P000000794</b>
111 River Rd Richmond BC		MSP practitioner #12345	Date: 11/03/2016
V8S3G8		College licence #98787	
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

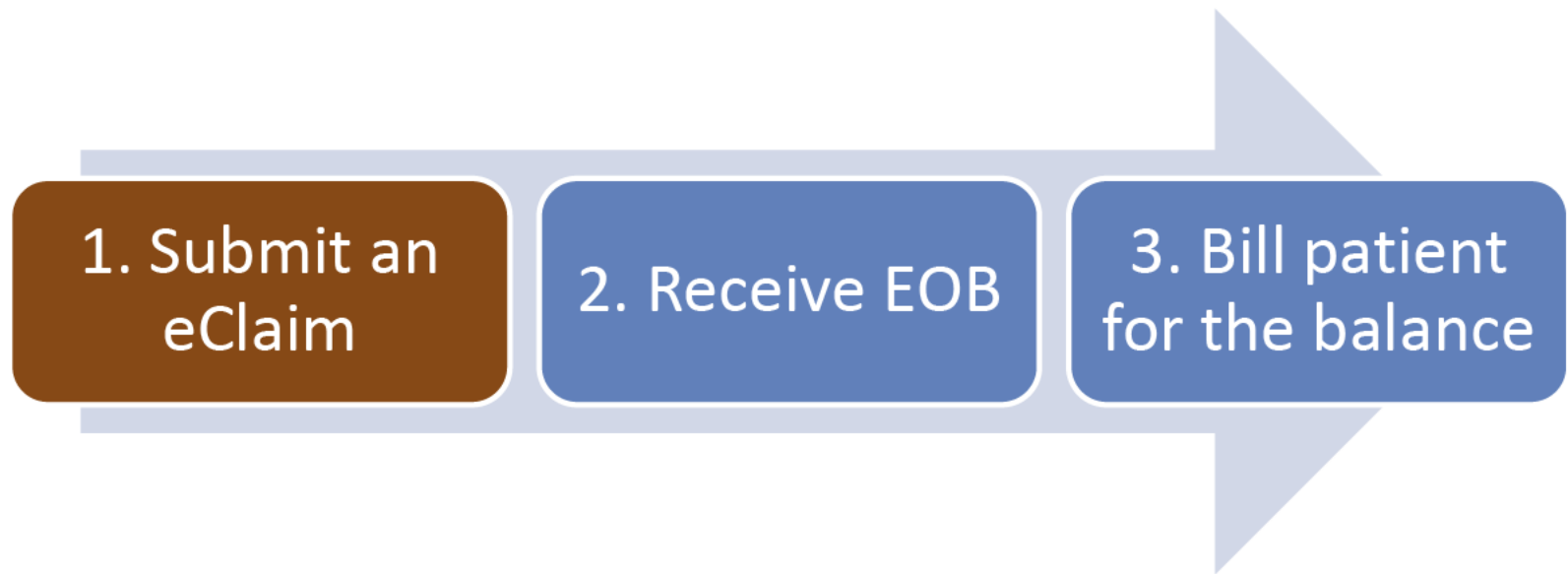


# You have learned

- 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



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- [info@claimmanager.ca](mailto:info@claimmanager.ca)
- 604-626-9903

