



## Navajo County Balance Bill FAQ

### How Do I Contact ClaimDOC?

**Address**

PO Box 42155  
Urbandale, IA 50323

**Phone Number**

1-888-330-7295



**Email**

balancebills@claim-doc.com

**Fax**

1-888-794-1264

### What is a balance bill?

Your Navajo County medical plan uses a claim review and audit program that determines the fair and reasonable reimbursement for the medical services you receive. The audit uncovers overcharges and billing errors. As a result, the payment to the provider may be reduced. A balance bill occurs when the provider seeks to collect the reduction amount directly from you.

### I received a balance bill from my provider, should I be concerned?

No. Balance bills, sometimes called “surprise bills,” are common in the healthcare industry. With traditional plans, the patient is left to fend for themselves or pay the bill. However, your medical plan provides you with balance bill defense. ClaimDOC takes over the burden of reviewing the bill for errors and works directly with the provider so you don't have to. Balance bills are an expected part of the process, and ClaimDOC will guide you every step of the way.

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## Am I responsible for paying this bill?

You are only responsible for the out-of-pocket expenses outlined by your health plan. These expenses include deductibles, copays and coinsurance. The amount you are responsible for paying is listed on the explanation of benefits you receive once your claim is processed. Anything over that amount may be a balance bill.

## What if I did not receive an EOB?

Contact your plan administrator, Benefit Risk & Management Services (BRMS), or log onto your member portal to view the EOB.



(888) 256-2750

Monday - Friday  
6 AM - 5 PM PST



[www.myhealthbenefits.com](http://www.myhealthbenefits.com)

## What should I do if I get a balance bill?

Only pay for your patient responsibility as shown on your EOB. Upload your balance bill to the portal or call ClaimDOC as soon as possible. A member advocate will send you an authorization form requesting your signature so ClaimDOC can initiate your plan-sponsored balance bill defense benefit.

## What happens once ClaimDOC takes over?

Once you sign the ClaimDOC member authorization agreement, a member advocate will contact the provider to begin discussing the matter and ensure your involvement is limited. Please note that after we start working with the provider, they may still choose to send you billing statements or may not be able to stop sending them due to their systems autogenerating them. Therefore, you must continue to contact ClaimDOC regarding any communications you receive from your provider, via phone or mail, about your balance bill.

## What if I receive a collection notice?

If you receive a collection notice for a bill that ClaimDOC is disputing, do not panic. ClaimDOC and your medical plan defend you throughout this process. It is important that you notify ClaimDOC as soon as you receive a call or letter from the collection agency. Ensure that you have paid the patient responsibility amount shown on your EOB as unpaid amounts of patient responsibility determined by your plan can be reported as a credit impairment. Please make sure that you have made arrangements with the provider to fulfill your patient responsibility as soon as possible. You are protected by the Fair Debt Collection Practices Act and the National Consumer Assistance Plan.

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