



TrueFACS Helps Health Plan Participants When Hospitals Balance Bill

What is “Balance Billing”? -- If your health insurance Plan receives a claim from a hospital and pays benefits that are less than the full amount of the hospital charges, the hospital may then send you a bill for the amount the Plan did not pay. This is what is referred to as “balance billing” or a “balance bill.”

A Balance Bill may include deductible, co-pay or coinsurance amounts, or fees charged for services that your Plan simply does not cover, such as elective cosmetic surgery. Those are normal and valid charges that are your responsibility to pay, as would be shown on the Explanation of Benefits sent to you for the claim. However, a Balance Bill could also include amounts that your Plan did not pay because the bill included errors or charges that were determined to be duplicative, invalid, impermissible or unreasonable and excessive. Those are charges that you shouldn’t have to pay under the terms of the Plan.

If this sounds complicated or seems like a lot to deal with, don’t worry, because you will not have to handle it alone. Your Plan and Claims Administrator, Maxor Administrative Services, have chosen TrueFACS to help guide and assist you. If you are balance billed by a hospital, TrueFACS has specially trained Billing Advocates who deal with these issues every day and can:

- Explain how your hospital claim was paid;
- Answer your questions about Balance Billing;
- Help you understand what portions of a Balance Bill are valid and need to be paid as soon as possible, and what portions you should not have to pay and can legitimately dispute;
- Make you aware of your rights;
- Assist you in dealing with the hospital and bill collection activity; and
- Provide protection against charges you should not have to pay under the terms of your Plan.

Best of all, **the TrueFACS service is provided for you by your Plan at no cost to you.**

So, should you receive a bill from the hospital, just contact TrueFACS right away to talk with a Billing Advocate. They will already have a copy of your claim records and EOB in their system and will be able to help you immediately. And if you have been to the hospital, don’t be surprised if a Billing Advocate calls you just to introduce themselves and remind you they are there to help in case you do get a Balance Bill at a later date.

You can reach TrueFACS by telephone, toll free, at (888) 657-2558, Monday through Friday from 9AM to 5:30PM EST / 8AM to 4:30PM CST, or by email at Billingadvocate@truefacs.com.