What’s an EOB and why do I need it?

EOB stands for Explanation of Benefits. This is a document we send you to let you know a claim has been processed. The most important thing for you to remember is an EOB is NOT a bill. It’s letting you know which healthcare provider has filed a claim on your behalf, what it was for, whether it was approved, and for how much. You should always review your EOB to make sure it’s correct. Here’s a breakdown on how to read your EOB.

In the upper right portion of your EOB you’ll find general information. If a payment was made to the provider, you’ll see the check details in the top boxes. Below that are things like the claim and policy number, your ID numbers, both the insured’s and the patient’s name, as well as the provider’s name and address.

Learn
Tips for getting the most from your health insurance.