

Frequently Asked Questions

How does ELAP make my health plan better?

Overinflated hospital bills cause health plans to raise rates and members to pay more. ELAP eliminates this problem so that everyone pays only what's fair and reasonable.

What exactly does ELAP do?

ELAP partners with your company to ensure hospital and facility payments do not exceed your health plan's limits and that they are for services rendered and nothing more. We do this by auditing all hospital and facility claims. ELAP Services will ensure the hospital makes a fair and reasonable profit on all services provided, but we greatly reduce excessive markups that are often seen on facility bills.

What types of medical bills does ELAP review?

Our focus is on expenses from facilities including hospitals, outpatient surgery centers and skilled nursing facilities.

How do I know ELAP reviewed my claim?

You will receive a notice from your Third Party Administrator (TPA) notifying you that ELAP has audited a claim for services rendered to you. The letter will list the date of service and facility. If you receive a bill for money outside of your member responsibility, this is called "balance billing" and you must submit the bill to ELAP.

What should I do if a facility requests payment up front?

The only out-of-pocket expense that you should pay to the facility in advance of or at the time of service is a copay (if applicable). You can contact your plan to confirm copay and/or deductible amounts.

Since ELAP will often reduce the amount you owe after auditing a bill, you could overpay by paying up front and the facility will not reimburse you.

What if the facility denies care due to an outstanding billing issue?

If the facility will not perform treatment without additional funds outside of your normal copay, then you should contact your Third Party Administrator (TPA) immediately and request to speak with a representative.

When do I have to contact ELAP?

Sometimes a hospital or other facility does not accept the payment that we approve as fair and reasonable. In this case, they may bill you for the balance. This is called "balance billing" and when it happens, you need to contact us and send us your bill via fax, email or mail...

Email: balancebills@elapservices.com

FAX: 888.560.2447 ATTN Balance Bill Response Team

Mail: 1550 Liberty Ridge Drive, Suite 330 Wayne, PA 19087

What happens when I contact ELAP about balance billing?

You will receive assistance from a Member Services Advocate throughout the balance billing process. Our legal team will also go to work right away to handle the billing issue with healthcare facilities and collection agencies. It is **very important** that you send us any bills or notices as you receive them.

QUESTIONS about a hospital, surgery or skilled nursing facility bill?

Contact us right away.



Your health plan's affordability partner.

TEL 1-800-977-7381 9 a.m. - 7 p.m. ET

FAX 1-888-560-2447 • balancebills@elapservices.com