# When life takes you here...

- Service of the servic
- Hospital
  - Emergency Room
  - Outpatient Surgery

**ELAP** eases the financial pain...

- Charges reduced to fair cost
- Errors eliminated



# When you need assistance, OUR TEAM IS HERE FOR YOU.

Most of the time you'll never have a reason to contact ELAP about a bill. But if there is an issue, you can count on our experts to work things out on your behalf.

**ELAP Member Services:** If you have a question about a bill, our experts will put you at ease. They've seen it all when it comes to medical bills so do not hesitate to call: 1-800-977-7381.

**ELAP Legal Team:** If your bill becomes a larger issue because a healthcare facility refuses to accept your plan's allowable limits, our attorneys will work to resolve it.

**Help us to help you:** Think you're being overcharged? Be sure to save all communications (EOBs, Bills, notices) you receive and send them to us. This will help our team resolve the issue for you.



1550 Liberty Ridge Drive • Suite 330 Chesterbrook, PA 19087



While you focus on getting better, ELAP focuses on the bills.





## Your health plan is better with ELAP

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



**ELAP limits hospital** fees to what's fair and reasonable.



We scan every hospital bill to eliminate excessive charges



You avoid overpaying for major health care needs

With fairness comes affordability - what a concept!

### Know what you owe

#### On occasion, you'll have to send a bill to ELAP.

Behind the scenes, ELAP examines every hospital bill line-by-line to catch over-charging. Most of the time you should have no issue with your bill.

If a hospital overcharges, we'll let you know that we're reducing payment. That's when we need you to look out for additional bills. Here's how:

#### Make sure your **EXPLANATION OF BENEFITS (EOB)...**



...Matches your BILL









#### From your health plan (not a bill)

- Shows you what your plan covered and what you'll owe
- If you owe money, you'll get a bill from the hospital/provider



#### From the hospital/facility

- If this does not match your **EOB**, simply contact **ELAP**:
  - ▶ TEL 1-800-977-7381
  - FAX 1-888-560-2447
  - balancebills@elapservices.com
- We'll take care of it.

**Questions About Your Hospital/Facility Bill?** CALL US: 1-800-977-7381

