



ELAP 101

How it works. How we support you.

In order to keep hospital/facility care affordable, ELAP partners with your health plan to establish and enforce fair limits on what it will pay for health care services. Our goal is to ensure fair and accurate payment that saves money for your plan and your plan members.

We manage your plan's limits by auditing all hospital/facility claims line-by-line. When we identify charges that exceed the plan's allowable claim limits, ELAP will notify the member and the facility.

HOW ELAP WORKS for you and your plan members



Your plan member goes to a hospital inpatient or outpatient facility and the facility sends the bill to your third-party administrator (TPA)

Your TPA identifies this facility bill as one that should be reviewed and sends it to ELAP

- ELAP audits/reviews the bill against your plan's allowable claim limits
- ELAP notifies your TPA of audit findings
- Your TPA sends the audit results and the appropriate payment to the facility — your member is also notified

See Side 2: What happens after the audit

BALANCE BILLING

and how ELAP will help your plan members.

If ELAP discovers the plan is overcharged for a plan member's care, we will send a notification letter informing the plan member that we are reducing payment and to look out for any balance bills.



We will advise plan members to look out for balance billing in the following way...

- Compare the amount owed according to their plan's Explanation of Benefits (EOB) statement to the bill(s) received from the health care provider.
- If the bill(s) from the provider exceed(s) the amount owed as shown on the plan member's EOB, we will work to resolve the issue.



In the event of Balance Billing, it's important that plan members take action with ELAP immediately

- Members should review and send all balance bills, collection notices, and any other related correspondence received to ELAP right away.
- ELAP's expert legal team will work on behalf of the plan member and request that two forms be signed by the member and returned:
 1. Signed HIPAA form for medical records release
 2. Signed Attorney-Client Representation Agreement
- An ELAP Member Service Advocate will work closely with your plan member throughout the entire process. Our legal experts will help work on resolving the balance billing issue. All we ask from the member is cooperation and patience as we take the lead on working through the process.



RESOURCES
you can count on

- **Member Service Advocates** to assist plan members throughout the balance bill process.
- **Legal experts** to assist members with all billing issues.
- **Dedicated Client Relationship Manager** for support and ongoing education that helps everyone get the most from ELAP
- **www.ELAP.com/URL** for information, education and FAQs
- **ELAP education** from open enrollment to ongoing newsletters & videos that help plan members understand their benefits and their responsibilities.



Your health plan's affordability partner.

Member Services 1-800-977-7381 9 a.m. - 7 p.m. ET
FAX 1-888-560-2447 • balancebills@elapservices.com