

# Did you know that **42%** of hospital visits in the U.S. result in a Surprise Bill?

With Homestead,  
**you are protected.**

We invite you to scan this QR code to watch a short video of our Balance Bill process, to better understand how we keep our members protected:

**Please keep this flyer in a safe place just in case you find you require these services.**



**CLAIM WATCHER**

A HOMESTEAD COMPANY

now powered by



**What is a balance bill?** When you receive care, you pay your patient responsibility (any copays, deductibles, and/or coinsurance) as shown in the Explanation of Benefits you get from us. The Explanation of Benefits (EOB) shows the allowed amount for a service. The allowed amount is the fair and reasonable amount your health plan pays, including a profit for the provider. Rarely, the provider will not accept this fair payment, and will bill you for the difference. For example, if the provider's charge is \$750 and the allowed amount is \$550, the provider may bill you for the remaining \$200.

At Homestead, we protect our members from balance bills, and will protect you against this additional cost – **once we have confirmed you have paid your full patient responsibility. However, there is a 30 day deadline from the date of an initial balance bill for us to begin this process with you – so it is important that you open your mail regularly and contact us immediately if you think you have received a balance bill.**

## BALANCE BILL PROCESS

**If you get a Balance Bill in the mail you should:**

Call Claim Watcher Customer Service at **1 (844) 307-6744** and press #1.

Our Customer Service team will help you identify that the bill is a balance bill and direct you to send in a copy using any of the below methods:

By email: [balancebills@claimwatcher.com](mailto:balancebills@claimwatcher.com)

By fax: 267-514-2242

By the member portal

By mail: Claim Watcher, LLC, at 50 S. 16th Street, Suite 3400, Philadelphia, PA 19102.

We will take steps to verify that the bill you received is in fact a balance bill or that it was for unpaid patient responsibility. If it is determined that the bill is an actual Balance Bill, and it is not initially settled, the Claim Watcher Balance Bill Defense Service powered by **BillingNav** will commence:

- **BillingNav Support Team will send an introductory email to you with instructions of how to login to the BillingNav Member Portal**
- BillingNav will explain the Advocacy/Defense process
- You may need to log in to the BillingNav Portal and review/e-sign necessary documents.

BillingNav will continue to provide you with support and a minimum of monthly check-ins, as we work to resolve your case.

We know getting an unexpected bill in the mail can be a confusing experience, and that is why we are here to help in case it happens to you. All we ask is that you **regularly check your mail so we can meet the necessary 30-day deadline** to begin to handle a balance bill for you if these services are needed.