



## FACTS TO REMEMBER:

- Balance Bills:** If you receive a balance bill from a hospital/facility it is **VERY** important you notify ELAP **immediately**. ELAP will ask you to sign a form, officially appointing a lawyer to represent you in this matter. Once you return the signed form, *you* should send ALL correspondence you receive from the medical provider to ELAP and they will handle it. Contacting ELAP immediately will also prevent any potential credit issues.
- Payment Plan:** If a hospital or facility asks you to set up a payment plan for services rendered, please do not do so until your bill has been repriced and processed by ELAP & Diversified. You will receive an explanation of benefit statement (**EOB**) showing you what your responsibility is. You don't want to agree to a payment that is larger than what your responsibility is. If you have any questions about what you owe on a bill, please contact DAC.
- Deductible:** If a hospital or facility asks for your deductible up front, please contact Diversified Administration Corporation (DAC) and have a representative speak with the hospital or facility.
- PPO Providers:** On all non-facility/hospital services, it's in your best interest to use in-network providers. Please check your ID card for contact information for the Preferred Provider Organization (PPO) that you are enrolled in.
- Free Standing Labs & Facilities:** When possible, it's also a good idea to utilize free-standing labs and MRI/CT Scan facilities. These tend to cost less than those associated with a hospital.

**Have you watched the ELAP Balance Bill Support Video?  
If not, you should!**

**ELAP Balance Bill Support Video Link: <https://vimeo.com/78572063>**

**Be sure to share this link with your covered dependents too!**