

Received an Unexpected Medical Bill? Here's What to do Next.

Pinpoint Health Benefits helps ease the burden of surprise healthcare costs



Balance bills happen but we have you covered.

Your Pinpoint Health Benefits plan is built to give you control over your healthcare costs while ensuring you get the care you need—without the burden of unexpected expenses. **We know how stressful surprise medical bills can be. If you ever receive a balance bill, we're here to protect you.**



What is a Balance Bill?

A balance bill happens when a healthcare provider tries to charge you more than your plan allows after insurance has paid its portion. It sounds scary, but the good news is that your plan ensures you only pay the patient responsibility—which includes copays, deductibles, or coinsurance. Any additional charges? Let us handle it.

After every doctor visit, you will receive an Explanation of Benefits (EOB). This is NOT a bill. An Explanation of Benefits (EOB) simply outlines the services that were provided during your visit, what your insurance plan paid, and your portion of the costs. If you've already paid your portion shown on your EOB and the provider sends you a bill for additional costs, this is a balance bill.

How to Understand Your EOBs

It is important to review your EOB and ensure its correct. At first glance it may look confusing, so here is what you should pay attention to:

- 1 The service(s) provided, including the date of service.
- 2 The amount charged by the provider.
- 3 The amount paid by your plan.
- 4 What you may owe or have already paid. You must either pay the full amount or enter into a payment plan for this amount within 30 days of the date of the provider's bill.

Explanation of Benefits



Statement Date: 04/10/2025
Document Number: XXXXXXXXXXXXX

Member Name: Elizabeth Smith
Address: 1234 Parker Street
City, State, Zip: Philadelphia, PA, 19050

THIS IS NOT A BILL

Subscriber Number: XXXXXXXXXXXXX ID: XXXXXXXXX Group: ABCDE Group Number: XXXXX

Patient Name: XXXXXX
Date Received: XXXXXXXX

Provider:
Payee:

Claim Number: XXXXXX
Date Paid: XXXXXXXX

Claim Detail				What Your Provider Can Charge You		Your Responsibility			Total Claim Cost	
Line No.	Date of Service	Service Description	Claim Status	Provider Charges	Allowed Charges	Copay	Deductible	Coinsurance	Paid by Insurer	What You Owe
1	3/20/25 - 3/20/25	Medical Care	Paid	\$31.60	\$2.15	\$0.00	\$0.00	\$0.00	\$2.15	\$0.00
2	3/20/25 - 3/20/25	Medical Care	Paid	\$375.00	\$118.12	\$35.00	\$0.00	\$0.00	\$83.12	\$35.00
Total				\$406.60	\$120.27	\$35.00	\$0.00	\$0.00	\$85.27	\$35.00



If a provider bills you more than what your EOB indicates you owe, give us a call at 888-562-4784! Medical bills can be confusing and stressful—let our experts handle the dispute process for you.

What to do if You Receive an Unexpected Bill

STEP ONE



Notify Us

If you get a balance bill, don't pay it until we verify the charges. Call us at 888-562-4784 so we can help resolve the balance bill.

STEP TWO



Provide Us with Important Details

Once we have verified the charge is a balance bill, we'll request an itemized bills from the provider. During this process we may also ask you for income-related information to see if you are eligible for financial assistance from the provider which may automatically pay the bill.

STEP THREE



Stay Informed

The disputing process can take time. Our team will regularly update you on the status of your balance bill. If you receive any additional communications or bills from the provider during this time, let us know immediately.

STEP FOUR



Let Us Take Care of It

Pinpoint's legal team will work through the dispute process from start to finish, all while our legal team protects your credit report.



Things to Keep in Mind

- It's important to dispute the charges **within 30 days**, so make sure to check your mail and review any medical bills promptly to ensure balance bills don't go unnoticed.
- **Do not ignore balance bills.** Contact us at 888-562-4784 as soon as you receive one.
- Your plan includes **full protection** against balance billing. You will never pay more than your patient responsibility.
- Most balance bills are resolved **within 60-90 days**. Some disputes may take longer.
- If the provider or collections agency reports the disputed charge to a credit bureau, **Pinpoint's legal team will take action to remove it.**
- You can always sign up on the portal to **check your case status online or by calling our team.**

We know that waiting and trusting the process can be difficult. But rest assured, we will negotiate and defend against the balance bill until it's resolved—regardless of how long it takes.

Do You Have a Balance Bill? Don't Pay—Call Us First.

Call 888-562-4784 so we can help resolve the balance bill.



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