How Your Claims Get Paid

Navigating the health care system can be confusing. At HealthNow Administrative Services (HNAS), our job is to help make it easier so you can focus on what's important — staying healthy. Below is a chart that shows how your claims get paid and how to read your Explanation of Benefits.



HNAS processes the claim according to your benefit plan and calculates payment responsibilities for you and the plan. An Explanation of Benefits is sent to you.

Claim#: 219-000000000-00 Patient: JOHN TEST				Provider: TEST PROVIDER Member ID#: T99999999 Member Name: JOH				Patient Acct: 12345789		
A Service Dates	B Service Code	Proc. Code	Billed Amount	PPO Discount	Reason Code	Non G Covered	Deductible Amount	Co-pay Amount	Coinsurance Amount	Plan Payment Amount
09/19-09/19/2019	306	77066	\$512.00	\$86.07	QE	\$0.00	\$105.92	\$0.00	\$64.00	\$256.01 K
09/19-09/19/2019	255	G0279	\$65.00	\$0.00		\$0.00	\$0.00	\$0.00	\$0.00	\$65.00
Column Totals \$577.00			\$86.07		\$0.00	\$105.92	\$0.00	\$64.00	\$321.01	
Adjustments including COB									\$0.00	
Patient's Financial Responsibility \$169.92 N M Adjusted Payment									\$321.01	

An Explanation of Benefits is a summary of provider charges, benefit plan allowances, and patient responsibility amounts.

- A Date(s) service was provided
- B Code for the type of service you received
- Code for the type of procedure you received
- D Amount charged for service provided
- Amount provider deducts from total charge
- Code for an explanation of payment reduction or a reason for a denial of claim (code descriptions are in the *Reason Code/Description* section of your EOB)
- G Costs for services not covered under your plan

- Amount you pay before your health insurance plan begins to pay
- Amount you pay each time services are provided
- Coinsurance is your share of the costs of a covered service
- K Plan responsibility before adjustments
- L Any adjustments to the full cost of the claim
- M Final payment amount of claim
- N Total amount you are responsible for paying

