4. Click on the claim number to view the EOB. The EOB tells you what portion of a claim

was paid to the provider and what portion of the payment, if any, you may owe.

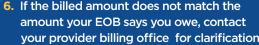
5. If the amount you owe is being applied to your copay, deductible or Sample Page from EOB coinsurance for medical services rendered that were not paid at the time of service, your provider is

- amount your EOB says you owe, contact your provider billing office for clarification.
- date of your visit, contact your provider to and White Health Plan (SWHP). You may have to confirm your insurance information is up-to-date or provide it if they don't have it on file.
- **8.** If your provider is in-network (Tier 1 or 2) and they are billing you more than the

\*IMPORTANT: If you are in the HRA plan, review your HRA to confirm whether you have funds available and if payment has been issued from your HRA. If payment was issued, allow 10-14 days for payment to be posted to your provider's account. If the payment has not been issued, contact SWHP Customer Advocacy at 844-843-3229 for assistance.







- 7. If there is not an EOB available for the confirm a claim has been submitted to Scott
- allowed amount, contact SWHP Customer Advocacy at 844-843-3229 for assistance.





844-843-3229 (TTY 1-800-735-2989)

bswh.swhp.org



# **Avoid Overpaying**

## **Medical Bills**

Did you receive a bill for a service you believe should had been paid by your medical plan?

Before you write a check to your health care provider, follow these steps to confirm the bill you received is accurate.

1. Access your Member Portal at bswh.swhp.org to review your Explanation of Benefits (EOB).



**Member Portal Home Page** 

2. Once you are logged on, from the Menu bar on the upper-left corner of the screen, click on Claims.



Member Portal Claims Page

3. From the Claims page, search for the date of your visit.

### **Avoid Unnecessary ER Visits**

### with Quick-Care Options

If you need care for non-life-threatening conditions and can't get to your doctor, consider these quick-care options to protect your health and your wallet.

#### E-Visits

An online diagnosis and treatment service for minor conditions such as:

Acne

Hay fever/allergies

Canker or cold sore

Cold

Influenza prevention and/or influenza (the flu)

Sinus infection or sore throat

Pink eye (conjunctivitis)

Constipation and/or diarrhea

Vaginal yeast infection

Female bladder infection

Quitting tobacco

Access E-Visits\* from mybswhealth.com or from the MyBSWHealth app.

- Register
- Answer a few questions
- Receive your diagnosis and treatment plan within an hour (8 a.m. to 8 p.m. Central time)

If you've seen an E-Visit qualifying provider (a HealthTexas provider in North Texas or a Baylor Scott & White Health provider in Central Texas) in the last 12 months, you and your eligible dependents have access to E-Visits.

\*Conditions treated my vary slightly by region.

Find an urgent care center or walk-in clinic.

Go to Find a Provider on **bswh.swhp.org**. Open the All Specialties dropdown menu, select urgent care or walk-in clinic, as applicable, and enter your City or ZIP Code in the appropriate box, then Search.

#### **Urgent Care**

Can provide X-rays, administer IVs and treat minor and moderately severe non-life-threatening conditions such as:

Sprains, strains

Cough, sore throat

Mild asthma

Nausea, diarrhea

Burning with urination

Rash, minor burns

Ear or sinus pain

X-rays

Minor fever, cold

Allergic reactions

Stitches

Eye pain or irritation

Animal bites

Minor headache

Back pain

Shots

#### **Walk-in Clinics**

Are found in some major pharmacies or retail stores, such as CVS, Tom Thumb, Walgreens, and treat minor infections such as:

Rash, minor burns

Cough, sore throat

Eye pain or irritation

Ear or sinus pain

Burning with urination

Minor fever, cold

Allergic reactions

Bumps, cuts, scrapes

Some may also offer vaccinations,

pregnancy tests and routine physicals

