

Frequently Asked Questions about Medical Bills

Q: I received a medical bill, what do I do?

A: There are many reasons you could be receiving a bill that should have been sent to EIP, which range from a payment error to lack of information at the medical provider's office.

Step 1: Call the provider billing office, not EIP. The number to call will be located on your bill. Ask if they have billed your insurance. More often than not, the biller does not have the proper information to bill your medical insurance and/or EIP.

NO, my insurance has NOT been billed: If you have medical insurance (or Medicare), give your insurance policy information; you can find this on your insurance card. If you only have EIP, or have EIP as your secondary, you will need to give them your EIP information. You will need your EIP ID number (you do not have a group number, if they ask for a group number). Give the following address to submit the claim: PO Box 47841 Olympia, WA 98504.

YES, my insurance has been billed, but I still have a remaining balance: Ask the biller when they billed your SECONDARY insurance. EIP is not an insurance, it is a medical benefit, so the billing companies may not understand if you call EIP a "medical benefit". If they say no, and you are responsible for the copay, then make sure they have EIP's information. Most laboratories do not keep secondary information in their system, **so you will need to do this process every time you receive a lab bill**. You will need your EIP ID number, you do not have a group number. Give the following address to submit the claim: PO Box 47841 Olympia, WA 98504.

Step 2: Once you have confirmed that the billing company has your insurance information, but you are still receiving a bill, then you can contact your case manager or EIP. You will need:

- A copy of your bill
- The invoice number
- The date of service
- The services you are being billed for

EIP will then check our billing system to see why EIP either did not pay, or if there was an error with the payment. You must complete Step 1 BEFORE contacting EIP.

Please, do **NOT** wait until you received your second or third bill or collection notice from the provider's office to contact EIP. Contact the biller as soon as you receive a bill. You **MUST** complete Step 1 before contacting EIP. If you are sent to collections and have failed to provide the insurance information to the biller, EIP will not assist in removing the bill from collections.

Q: I was sent to collections, what do I do?

A: Being sent to collections is frustrating, but it is a process that may be able to be undone if the proper steps are taken.

Step 1: Do not call the collection company, call the billing provider. The information should be on the collection letter, but if it is not- you can call the collection company and ask them for the number to contact and the invoice information. Tell them you have medical insurance and you need the information to research the payment from your medical insurance.

Step 2: Ask the billing provider if you insurance was billed.

NO, my insurance has NOT been billed: If you have medical insurance (or Medicare), give your insurance policy information; you can find this on your insurance card. If you only have EIP, or have EIP as your secondary, you will need to give them your EIP information. You will need your EIP ID number (you do not have a group number, if they ask for a group number). Give the following address to submit the claim: PO Box 47841 Olympia, WA 98504.

YES, my insurance has been billed, but I still have a remaining balance: Ask the biller when they billed your SECONDARY insurance. EIP is not an insurance, it is a medical benefit, so the billing companies may not understand if you call EIP a “medical benefit”. If they say no, and you are responsible for the copay, then make sure they have EIP’s information. Most laboratories do not keep secondary information in their system, **so you will need to do this process every time you receive a lab bill**. You will need your EIP ID number, you do not have a group number. Give the following address to submit the claim: PO Box 47841 Olympia, WA 98504.

Step 3: Ask the biller if they could please pull the account from collections and bill your insurance. If they are willing to do so, then they will send the bill to your PRIMARY insurance. Once they have paid the bill, another bill will be sent to you and you will need to contact them to give them your EIP information, if EIP is not your primary medical coverage. If they are unwilling to pull the account to collections and bill your insurance, then you will need to dispute the charges with the company. EIP will not be able to assist in removing the account from collections *IF* you did not give the proper information to the billing provider in a timely manner.

Step 4: If they state they have your primary and secondary coverage information and they have billed and you still have been sent to collections, then you can contact your case manager or EIP. You will need:

- The invoice number
- The date of service
- The services you are being billed for

EIP will then check our billing system to see why EIP either did not pay, or if there was an error with the payment. You **must** complete the previous steps BEFORE contacting EIP.

For persons with disabilities, this document is available on request in other formats. To submit a request, please call 1-800-525-0127 (TDD/TTY 1-800-833-6388).