




Your health plan's partner for fairness and affordability.

Overinflated hospital bills cause health plans to raise rates and members to pay more. ELAP eliminates this problem so that everyone pays only what's fair.

When life takes you here...

- Hospital
- Emergency Room
- Outpatient Surgery
- Doctor Visits

ELAP eases the financial pain...

-  **Supporting claim limits:** ELAP helps your plan set fair limits on what it will pay for healthcare services to avoid wasteful spending.
-  **Reviewing every hospital and facility bill:** ELAP examines every bill line-by-line to catch overcharging.
-  **Resolving billing issues:** If your plan is overcharged, we will let you know that we're reducing payment. That's when we need you to look out for **balance billing**....

Know what you owe.

Make sure your EXPLANATION OF BENEFITS (EOB)...



From your health plan (not a bill)

Shows you what your plan covered and what you'll owe. If you owe money, you'll get a bill from the hospital/provider.

...Matches your BILL



From the hospital/facility

If this does not match your EOB, **simply contact ELAP.** We'll take care of it.

Most of the time, you'll never have a reason to contact us about a bill. But if you do, our advocacy team is here to support you.



Your health plan's affordability partner.

TEL 1-800-977-7381 9 a.m. - 8 p.m. ET

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