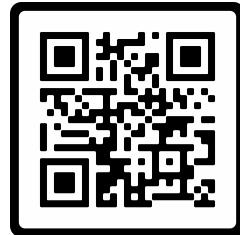


Did you know that **42%** of hospital visits in the U.S. result in a Surprise Bill?

With Homestead,
you are protected.

We invite you to scan this QR code to watch a short video of our Surprise Bill process, to better understand how we keep our members protected:

Please keep this flyer in a safe place, just in case you find you require these services.



What is a surprise bill? When you receive care, you pay your patient responsibility (any copays, deductibles, and/or coinsurance) as shown in the Explanation of Benefits you get from us. The Explanation of Benefits (EOB) shows the **allowed amount** for a service. The **allowed amount** is the fair and reasonable amount your health plan pays, including a profit for the provider. Sometimes, the provider will not accept this fair payment, and will try to charge you for the difference. **For example**, if the provider's charge is \$100 and the allowed amount is \$80, the provider may try to bill you for the remaining \$20.

At Homestead, we protect our members from these surprise bills, and will defend you against this additional charge – **once we have confirmed you have paid your full patient responsibility. However, there is a 30 day deadline for us to begin this process with you – so it is important that you open your mail regularly and contact us immediately if you think you have received a surprise bill.**

SURPRISE BILL PROCESS

If you get a Surprise Bill in the mail you should:

Call our surprise bill department, Claim Watcher, at **1 (844) 307-6744** and press #1.

Our team will help you verify that you've already paid your patient responsibility, and do not owe any additional amount for the service or care you received. They will ask you to send in a copy of the bill using any of the below methods:

- By email: balancebills@claimwatcher.com
- By fax: 267-514-2242
- Through your member portal
- By mail: Claim Watcher, 50 S. 16th Street, Suite 3400, Philadelphia, PA 19102.

We will take steps to verify that the bill you received is in fact a surprise bill for an amount that you do not owe, usually called a balance bill, or if it was for unpaid patient responsibility that you still owe. If it is determined that the bill is an actual Balance Bill, your full and free legal defense process will begin.

- **We will send you an introductory email with instructions of how to login to the Balance Bill Defense Portal, where you will be able to receive updates and ongoing communication**
- We will contact you to explain the Advocacy/Defense process, so you know what to expect
- You may need to log in to the Balance Bill Defense Portal and review/e-sign necessary documents.

The Balance Bill Defense Team will continue to provide you with support and a minimum of monthly check-ins, as we work to resolve your case. The status of your bill will also always be available to you on the Balance Bill Defense Portal.

We know getting an unexpected bill in the mail can be a confusing experience, and that is why we are here to help in case it happens to you. All we ask is that you **regularly check your mail so we can meet the necessary 30-day deadline** to begin to handle a surprise bill for you, if these services are needed.