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12720 1 AB 0.593 40
CLAUDE A SIMON
534 W 42ND ST APT 8
NEW YORK NY 10036-6221

NOTICE OF DENIAL OF MEDICAL COVERAGE

Your health plan statement

This is a summary of the health care services and benefits you received on the dates listed. It's also called an **Explanation of Benefits (EOB)**. It explains the services, the cost of those services and the benefits from your plan that may be applied to the care you received. **THIS IS NOT A BILL.**

What you should do

Step 1:

Compare this statement to any bills for care you got from doctors, hospitals or other health care facilities.

Step 2:

If you have any questions, go to www.anthem.com. It's there for you 24/7. To go paperless and stop getting EOBS in the mail, log in at www.anthem.com and pick **Profile**. Choose **Email Preferences** and then select **Primary Email Address**. Click **Save/Update**.

Your Messages



To find out how to compare this payment to the allowable benefits under your plan, see the benefits or covered services section of your policy. Or call us at **844-395-1026**.



You might want to keep this copy for your income tax records.

To get help in a different language, call 844-395-1026.

Si desea ayuda en español, llame 844-395-1026.



Account holder information

Name

Claude A Simon

Identification Number

311W09183

Product Name

Medicare Supplement
Insurance

Contact information

Questions?

View your claim information online at
www.anthem.com.

Or call Member Services at **844-395-1026**.
Hours are Mon-Fri (8:00 a.m. - 6:00 p.m.).

Suspect claim fraud?

Call our Fraud Hotline at: **800-423-7283**.

Section 1 - Claim summary

Section 2 - Year-to-date summary

Section 3 - Additional information

Section 4 - Definitions

Section 1 - Claim summary

004425040200

Services provided for: Claude A Simon

Member's ID: 311W09183

Date Prepared: 07/26/24

Relationship: Account Holder

Claim Number: 274008698100

Services provided by: Gotsis, William

Medicare assignment status:

This provider accepted Medicare assignment.

Patient Account: 000175649788

Claim receipt date: 07/20/24

Explanation of payment:

- Q14 Prior payer's (or payers') patient responsibility (deductible, coinsurance, co-payment) not covered.
- Q00 The impact of prior payer(s) adjudication including payments and/or adjustments.
- 23 THE IMPACT OF PRIOR PAYER(S) ADJUDICATION INCLUDING PAYMENTS AND/OR ADJUSTMENTS.

Date of service	Charges \$		Payments \$					Services not covered	
	Total charged	Patient savings	Medicare pays	Your health plan pays	You pay				
					Copay	Deductible	Coinurance		
07/10/24 Office Visit Q00, Q14	325.00	186.33	0.00	0.00	0.00	0.00	0.00	138.67	
Subtotal	325.00	186.33	0.00	0.00	0.00	0.00	0.00	138.67	

Section 1 - Claim summary

(continued)

Claim Number: 274140261500

Services provided by: Gotsis, William

Medicare assignment status:

This provider accepted Medicare assignment.

Patient Account: 000175649788

Claim receipt date: 07/23/24

Explanation of payment:

- Q14 Prior payer's (or payers') patient responsibility (deductible, coinsurance, co-payment) not covered.
- Q00 The impact of prior payer(s) adjudication including payments and/or adjustments.
- 23 THE IMPACT OF PRIOR PAYER(S) ADJUDICATION INCLUDING PAYMENTS AND/OR ADJUSTMENTS.

Date of service	Charges \$		Payments \$					Services not covered
	Total charged	Patient savings	Medicare pays	Your health plan pays	You pay			
Reason Code					Copay	Deductible	Coinsurance	
07/10/24 Cardiovascular Serv Q00, Q14	70.00	54.40	0.00	0.00	0.00	0.00	0.00	15.60
Subtotal	70.00	54.40	0.00	0.00	0.00	0.00	0.00	15.60
Total	395.00	240.73	0.00	0.00	0.00	0.00	0.00	154.27

Total you pay: \$154.27

Section 2 - 2024 Year-to-date summary

Your health plan at a glance...

These totals are accurate as of this claim. If you received care more recently, unprocessed claims for that care will not yet be reflected in the totals shown here.

Your foreign travel lifetime maximum is	\$50,000.00
Payments applied to date	-\$0.00
Remaining to meet	\$50,000.00

Your foreign travel deductible applied

Individual	Foreign travel deductible maximum \$250.00	
	Applied to date	Remaining deductible
Claude A Simon	\$0.00	\$250.00

Section 3 - Additional information

Additional information you may need

► What if I don't understand why a service was denied?

To find out more about why a service was denied, you can call the Member Services number on your member ID card.

► What if I don't agree with this decision?

You have the right to appeal it. This means you can tell us you don't agree with a decision that was made to not cover an item or service. That can mean part of the service or the whole service. You must tell us you are appealing the decision within either 15 months of the date of service or 180 days from the date you were told of our decision, whichever is later.

► How do I appeal a decision?

To ask for an appeal, you will need to send us a letter at this address:

**Anthem Blue Cross and Blue Shield
Medicare Appeals and Grievances
4361 Irwin Simpson Road
Mason, Ohio 45040**

It's best if you ask for your appeal in writing. But unless it says in your benefit rules that your appeal has to be in writing, you can also call the number on your member ID card or go to www.anthem.com.

► What if my situation is urgent?

You'll need to request an expedited appeal. If it's urgent, your review will generally be done in 30 business days. Follow the directions above for filing an internal appeal.

An urgent situation is one in which:

- Your health may be in jeopardy, or
- in your doctor's opinion, your pain can't be adequately controlled while you wait.

► Who may file an appeal?

You or someone you name to act for you (your authorized representative) may appeal. Please provide a signed document that includes:

- Member name
- Address
- Birth date
- Daytime phone number
- ID number
- Date of service and/or appeal issue
- Specific consent to appeal
- Provider name, address and phone number.

Send the document to the Medicare Appeals and Grievances at the address provided under the "How do I appeal a decision?" section.

► Can I provide more information about my claim?

Yes, you can send more information. Send it to the Medicare Appeals and Grievances. Use the address provided under the "How do I appeal a decision?" section.

► Can I request copies of information relevant to my claim?

Yes and they won't cost you anything. Also, if you think that a mistake was made because we had the wrong billing codes, you can call the Member Services number on your member ID card.

► What happens next?

When you appeal, we will review our original decision. You will be told what the new decision is in writing within 60 calendar days. This is unless your benefit rules say otherwise. If we still deny the payment, coverage or service or you don't get a response in a timely manner, you have one more option. You can ask that your appeal get reviewed by a third party. There may be some limits that apply, so please refer to your Policy or contact New York State Department of Financial Services. This would be the last review and the decision would become final.

► Other resources to help you:

Please refer to your Policy or contact the New York State Department of Financial Services

Section 4 - Definitions

004425040400

Copay

It's the flat-dollar amount you may pay for certain benefit plan services, such as doctor visits.

Deductible

It's the flat-dollar amount you may pay for certain benefit plan services before your health plan begins to pay. Some plans may have more than one deductible.

Coinsurance

A percentage that you pay after you have met your plan's deductible. The plan pays a certain percentage and you pay a certain percentage.

Out-of-pocket maximum

The most you have to pay each year for expenses covered by your plan. It includes the deductible and coinsurance amounts. Once you reach this amount, you do not pay anything for most services.

Patient savings

You are not responsible for the amount displayed and the provider can't charge you. This amount can include services from a provider who participates in a contractual agreement with Anthem Blue Cross and Blue Shield Medicare contractual write off amounts, federal regulatory reductions, penalties, etc.

Services not covered

Charges you must pay because they aren't covered under your plan. This part of the claim is denied. The provider may bill you for these charges.

Total Charged

Total amount your provider billed.

Total you pay

This is the total amount the provider is allowed to bill you, and can include a deductible, coinsurance, copay and other services not covered.

How we figure out what to pay

Medicare usually pays 80% of the allowed amount minus any Federal regulatory reductions or penalties. Medicare Supplement pays the other 20%. This is subject to any plan copays, deductibles or coinsurance you owe. Some Medicare Supplemental plans have special benefits. For plan details, call us at the number on the back of your ID card.

Services provided by Anthem HealthChoice Assurance, Inc. Independent licensee of the Blue Cross and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.