

# Frequently Asked Questions: BAS Gold, Silver and Bronze Plans

## **What network is being used for Doctors and Hospitals?**

There is no network. Employees enrolled in the BAS Gold, Silver and Bronze plans have the freedom to go to any doctor, hospital or facility.

## **What should I do if my Provider doesn't recognize my insurance?**

The Provider needs to call BAS immediately at 800 843-3831. The phone number is also on the front of the Health Insurance ID card. Make sure you present your ID card at every visit/service.

## **Who should I contact if I have a question about my health insurance benefit if I am enrolled in the BAS Gold, Silver and Bronze plans?**

You should call BAS. There is a dedicated customer service team at BAS that will assist with any questions regarding your Medical coverage. Call 800 843-3831.

## **How will I know what the Health Insurance paid?**

After any medical service, you will receive in the mail an Explanation of Benefits (EOB) from BAS. This is a statement that will be sent by BAS explaining what medical treatments were billed and what benefits were paid, along with indicating the patient responsibility.

## **What is a balance bill?**

A balance bill is when a Provider bills a member for the difference between what the health insurance allows for a service versus what the provider chooses to charge. In essence, it's when the provider charges more than what the Explanation of Benefit (EOB) indicates is patient responsibility.

You are still responsible for cost sharing items such as deductible, copays and coinsurance.

## **What should I do if I receive a balance bill?**

If you receive a bill from your Provider, this could be a physician or a facility, you need to compare it to the EOB you received from BAS.

If you are asked to pay more money than what is shown as patient responsibility on your EOB, you need to call BAS at 800 843-3831.

### **What happens when I contact BAS about a balance bill?**

BAS has a dedicated customer service team that will work with your provider directly regarding the balance bill.

### **What should I do if a facility requests payment up front?**

Do not pay up front. The facility should call BAS at 800 843-3831.

**IMPORTANT:** It is really important for employees to open their mail and check for any balance bills. If they receive a balance bill for any medical services it is VERY important that the employee call BAS at (800) 843-3831.