

What to do if I receive a big bill in the mail from an out-of-network facility or air ambulance?

RESOURCE ROADMAP | FOR COVERED MEMBERS OF THE MCUL TRUST

If you are balance-billed for out-of-network facility claims and air ambulance claims, you have legal representation through a company called ELAP Services.

ELAP will audit all out-of-network claims and determine an allowable payment limit equal to the greater of Medicare's allowable payment +20%, or the actual cost of the service +12%.

The facility or air ambulance carrier could bill you for the difference between the allowable payment limit and the provider's actual charge after your deductible and coinsurance have been applied.

However, with ELAP, if you are balance billed, they will negotiate with the provider on your behalf at no additional charge. Without ELAP, you could be stuck with a potentially large debt.

ELAP Services

Phone: 800.977.7381

Email: balancebills@elapservices.com

Fax: 888.560.2447

YOU RECEIVE A BIG BILL

1



DO NOT CONTACT THE FACILITY!

DO NOT PAY ANYTHING TOWARDS THIS BILL!

2



Facilities are unwilling to negotiate if any payment has been made.

CONTACT ELAP IMMEDIATELY!

3



An attorney will be assigned to you.