

## Explanation of Medical Benefits (EOB) Versus a Bill

It's important to Bako that you retain your hard-earned money until a payment is genuinely due

### Why has your physician chosen Bako Pathology Services?

At Bako Pathology Services our Pathologists have training and experience that is unique and essentially unavailable elsewhere. We work closely with your Doctor to see that he/she is given all the information that is needed to provide optimal medical or surgical care.

### What is an Explanation of Medical Benefits (EOB)?

An EOB is a statement issued by your insurance company, or companies, that states the proportion of the total pathology charge that they believe is owed based on their initial processing of a claim. An EOB will be issued following the processing of each claim, including those that are processed incorrectly. At Bako Pathology Services we will appeal claims that are erroneously denied. Such appeals will be followed by additional EOBs from your insurer.

### What is a Bako Pathology Services bill?

A Bako Pathology Services bill is a statement issued by our pathology lab detailing the amount that is genuinely owed after your insurer has correctly processed your claim. Such a bill may not be issued until after multiple appeals (accordingly, it could follow several of your insurer's EOBs).

### Why an EOB might not correlate with a Bako Pathology bill?

Unfortunately, there is the potential for a wide spectrum of errors when processing insurance claims. Inaccurate information provided by patients, treating clinicians, or the lab can result in the inappropriate denial of a claim. Even when correct information is provided, that data might not be correctly entered into your insurer's system. Your insurer's EOB could reflect the status of an incorrectly processed claim. In addition, such EOBs will not apply billing policies that are unique to a particular lab or provider.



A Bako Bill



If you have questions about your bill, please talk to a Bako specialist at 855-245-2256. Your physician is not privy to specific information regarding your bill.