

Frequently Asked Questions

What if I need help finding a provider?

Just call the number on your Benefits ID card, and we'll help you find providers that are right for you. Our team can help you make informed decisions by comparing providers based on cost, quality and how well they work with your plan.

How does ELAP Services (ELAP) make my health plan better?

Overinflated medical bills cause health plans to raise rates and members to pay more. ELAP can help to lower your out-of-pocket costs by reviewing medical claims to make sure you only pay what is fair and reasonable.

ELAP reviews medical claims for errors and overcharges so you don't overpay for care. If needed, we adjust the amount paid to the provider. Most of the time, providers accept this amount.

What types of medical bills does ELAP review?

We help with bills from:

- Hospital care
- Outpatient procedures
- Doctor visits
- Check-ups

How do I know ELAP reviewed my claim?

You will receive a notice from your Third-Party Administrator (TPA) stating you that we audited a claim for services provided to you.

If you receive a bill from a medical provider for an amount greater than what your Explanation of Benefits (EOB) states that you owe, this is called a balance bill. ELAP will work to resolve the billing issue on your behalf, so its very important to send a balance bill to ELAP as soon as you receive it.

What if a provider requests payment upfront or denies care?

The only out-of-pocket expense that you should pay at the time of service is a copay or deductible (if applicable). You can contact your plan to confirm copay and/or deductible amounts.

Since ELAP's review will often reduce the amount you owe, you could overpay by paying upfront and it's unlikely the provider will reimburse you. If the provider won't treat you without additional funds outside of your normal copay, contact your TPA immediately.

When do I need to contact ELAP?

Occasionally, a provider may bill you the difference between what your plan paid and what the provider charged. This is called a balance bill. You received one if the amount due on the provider bill is higher than the amount due on your EOB. If you think you have one, contact ELAP right away.



Email: bb@elapservices.com



FAX: 888.560.2447



Mail: 1550 Liberty Ridge Drive, Suite 330,
Wayne, PA 19087

How does ELAP help with potential balance bills?

With your permission, a designated ELAP advocate will work directly with the provider to resolve the bill on your behalf. They'll also provide you with regular updates and guidance throughout the process. Free legal support is also provided, if needed.

QUESTIONS about a medical bill? Contact us right away.

Support is a phone call away

800-977-7381 (Hours: 8 a.m. – 8 p.m. ET)

EMAIL: bb@elapservices.com

