



# Your health plan's partner for fairness and affordability

Overinflated hospital bills cause health plans to raise rates and members to pay more. ELAP eliminates this problem so that everyone pays only what's fair.

## When life takes you here ...

Hospital | Emergency Room | Outpatient Surgery | Doctor Visits



## ELAP eases the financial pain...

**Protects.** ELAP works with your health plan to set fair and reasonable limits for healthcare services so you don't overpay for care.

**Reviews.** ELAP examines every bill line-by-line to catch overcharging or billing errors. If your plan is overcharged, we will let you know that we're reducing payment.

**Supports.** We provide unlimited advocacy services if a provider doesn't accept your plan's payment. That's why we need you to look out for **balance billing**...

## Know what you owe

### Make sure your EXPLANATION OF BENEFITS (EOB)...



#### From your health plan (not a bill)

Shows you what your plan covered and what you'll owe. If you owe money, you'll get a bill from the hospital/provider.

### ...Matches your BILL



#### From the healthcare provider

If this does not match your EOB, **simply contact ELAP**. We'll take care of it.

Most of the time, you'll never have a reason to contact us about a bill.  
But if you do, our advocacy team is here to support you.

*Support is a phone call away*

1-800-977-7381 (Hours: 8 am – 8 pm EST)

EMAIL: [bb@elapservices.com](mailto:bb@elapservices.com)

