



“I got a statement from my insurance company in the mail. Do I have to pay this amount?”

No! Please don't! This is an explanation from your insurance carrier called an EOB. It stands for “Explanation of Benefits”. This simply explains to you what has been billed to them and what their rates for this service are. Note that this EOB also explains to you that you **DO NOT** pay anyone based on the information on this statement.

“Why are the amounts on this EOB so high?”

- The rates for the services that you have received are called “usual and customary charges”. Don't worry about these amounts. They are not your rates.
- They are set to the rates of the highest paying insurance company, which may not be yours.
- The rate your insurance will actually pay is set by the insurance company based on your plan type.
- Oftentimes, the insurance rate is much lower than a consumer rate.
- Your providers all bill at a much higher rate to ensure that the insurance rates do not go below the level of the providers' costs for your service.

“So, what should I expect to pay?”

We are not interested in saddling you with a huge bill. We want to see that you get the highest level of care at an appropriate price. Remember these simple points when you receive your EOB:

- **The EOB is not a bill - DO NOT PAY THIS AMOUNT.**
- **There is no need to call or make arrangements at this point.**
- **Only pay for this service if you get a bill from Twin Cities Surgery Center. We want to find the solution that works best for you.**

