

Medical Claims Payment Record

Before you begin, make sure you have all of the doctor bills, EOMBs (Explanation Of Medical Benefits), MSNs (Medicare Summary Notice) and any private insurance statements. Consider copying form per health care provider, major health episode, etc.

To calculate the amount of money still owed for each “Description of Service”:

1. Sort all of the papers: First put all papers of one kind together, then put them in chronological order by date and provider.
2. Only use the costs for each “Description of Service.” If necessary, draw a line between each “Description of Service.” You only want to work with one row at a time.
3. Using information from your doctor bills, EOMBs, MSNs and any other private insurance statements, record information in Columns 1 through 9. If you have more than one provider, you may want to create a method to identify them separately. (Example: BC = Blue Cross)
4. Find the amount already paid to the doctor by adding the amount in each shaded column (X+Y); in other words, Columns 6 and 7.
5. Any amount left over is still owed to the doctor and should be placed in Column 8 (P).
6. One way to think of it: Column 4 minus the total of Column 6 and 7 equals Column 8.

Note: In the example, a supplemental policy is owned.

| Column 1 | Column 2 | Column 3 | Column 4 | Column 5 | Column 6 | Column 7 | Column 8 | Column 9 |
|-------------------------|-----------------|------------------------|---------------------------------------|---------------------------|------------------------------------|------------------------------------|-----------------------|---|
| | | | Information Obtained from EOMB or MSN | | | Other Insurance | | |
| Doctor's Name | Date of Service | Description of Service | Medicare/Insurance Approved Amount | Applied Toward Deductible | (X) Amount Insurance/Medicare Paid | (Y) Amount Paid by Other Insurance | (P) Amount Still Owed | Notes |
| Example: Dr. Kildare | 1/14/88 | Set broken arm | \$400 | \$100 | \$240 | \$160 (BC) | 0 | Supplemental picked up deductible |
| Husker Pharmacy | 1/14/88 | Pain pills | \$50 | \$50 | 0 | \$40 | \$10 | \$10 paid to Husker Pharmacy on 3/17/88 |
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Source: Adapted from Nebraska Department of Insurance, Insurance Counseling and Assistance Program (1998).

