

Where Does the Money Go?

1. Who Gets Paid?

Situation	Who Gets Paid	You See the Funds?	Notes
In-Network	Provider	No	Insurance pays directly.
Out-of-Network	Sometimes You	Yes	You must pass it to provider.
Reimbursement	You	Yes	You paid upfront; insurer reimburses.
Emergency	Provider	No	Protected by surprise billing laws.

2. What Your Bill Really Means

- Billed Amount: Provider's 'retail price'.
- Insurance Paid: What they actually cover.
- Adjustment: The part that's written off.
- You Owe: Copay, coinsurance, or deductible.
- Example: Billed \$100,000, Insurance pays \$35,000, Adjustment \$65,000, You Owe \$3,000.

3. Common Mistakes to Avoid

- Cashing a check meant for the provider can lead to collections or legal issues.
- Ignoring your EOB (Explanation of Benefits) means missing errors.
- Paying before insurance processes the claim may result in overpayment.

4. Pro Tips

- Always confirm if a provider is in-network.
- Track claims weekly on your insurance portal.
- Document all bills, calls, and approvals.

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