

Claims Adjustments FAQ

Have a question about an adjusted claim? Here are answers to commonly asked questions.

Why did I receive an Explanation of Benefits (EOB) for a claim that was previously processed?

You'll receive a new EOB whenever a claim is reprocessed or adjusted. All adjusted claims will create a new EOB, even if your costs for the claim (deductible, copays, or coinsurance) don't change.

If it's determined that your claim processed correctly the first time, you'll still receive a new EOB because the claim is now considered adjusted.

Why are claims adjusted?

A claim can be adjusted for many reasons. The most common reason is to ensure your benefits are applied correctly, or to make sure your provider is paid the correct amount for the claim.

Where can I view my claims history?

To access your claims, including adjusted claims, go to **Claims > Claims List** in your online account. Your claims history should display, starting with the most recent date of service. From here, you can view, export, save, or print your claims history.

- **To locate a specific claim:** Use the search fields on the page: Provider Last Name, Claim Number, Type, Status, and Service Date Range.
- **To view your EOB**: From the Claims List page, select the EOB icon next to the claim. Or, from the Claims Details page, click on the View Explanation of Benefits link.

Why is the amount applied to my deductible on the adjusted claim higher than on the original claim? Do I now owe more for this claim?

The amount applied to your deductible may be different from the original claim. The amount of deductible you met for the year will be accurate when all the claims in your history for the plan year are totaled.

• If you owe more on this claim than you did previously, you may receive an updated statement from the provider.



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• If you owe less on this claim than you did previously, you may receive an updated statement from the provider—and a refund if you've already paid the previous amount.

To view your total deductible met, go to **Claims > Deductibles & Maximums** in your online account. To access deductible met for a specific year, choose any date for that year in the Date field.

Where can I get more help?

Send us a secure email or call customer service.

- To send a secure email:
 - 1. Sign in to your account at lifewise.com/my-account.
 - 2. Go to Contact Us > Send Email from the top menu.
 - 3. Follow the instructions on the page to send us a secure email.
- Call customer service at 800-817-3056 (TTY:711), Monday through Friday, 8 a.m. to 6 p.m. Pacific Time.