



Using Your Difference Card for Deductible & Coinsurance Payments

How to pay for deductible & coinsurance:

1. Present your insurance card to the hospital or facility.
2. The hospital or provider will then send a bill to your insurance carrier.
3. The insurance carrier will send you an EOB (Explanation of Benefits).
4. Take that EOB and submit it to The Difference Card. The Difference Card will calculate the reimbursement due to you based off the EOB. *(See chart below for how that is calculated.)*
5. The Difference Card will then issue you a reimbursement check if you are due any money.
6. Once you receive the check from The Difference Card, you can pay the balance you owe to the hospital or facility.

ABC COMPANY HIGH POS & PPO PLAN

	YOU PAY	DIFFERENCE CARD PAYS		UHC BENEFIT
Deductible	\$500	\$2,500	=	\$3,000
Coinsurance	\$2,000	\$5,000	=	\$7,000

Example 1

A member goes to an out-of-network facility for an in-hospitalization procedure. The member then receives a bill from the facility as well as a corresponding Explanation of Benefits from UHC for the amount owed; \$10,000. The member submits the Explanation of Benefits from UHC to the Difference Card. The Difference Card calculates the reimbursement based on the table above. The member receives a reimbursement for \$7,500 from the Difference Card. The member then pairs that with their responsibility of \$2,500 and pays the facility directly.

Example 2

A member is seeing an out-of-network specialist every two weeks. The member receives a bill from the provider as well as an Explanation of Benefits from UHC. The member submits the Explanation of Benefits from UHC to the Difference Card. The Difference Card tracks the member's responsibility. Once the member submits more than \$500 in claims, the Difference Card will begin paying the remaining \$2,500 until the out-of-network deductible is met. Once the out-of-network deductible is met, the member is then responsible for the first \$2,000 of their out-of-network coinsurance. Once \$2,000 is met of the out-of-network coinsurance, the Difference Card will pick up the remaining amount.