Frequently Asked Questions

Balance Bill Support



Imagine360 powered by Quantum Health is here to make sure you don't pay too much for care. When you have a balance bill, we'll work to resolve it so you don't have to. It starts with meeting your personal advocacy expert.

Q: I sent in my balance bill. What happens next?

A: The bill is assigned to a personal advocacy expert. They'll manage the process of working to resolve the bill with your provider. Every step of the way, they'll provide information and personalized support so you don't have to wonder or worry.

Q: What does my personal advocacy expert do when they receive the balance bill?

A: Within 24 hours they'll let you know they have your bill and make sure you know how to contact them. Then they'll review the bill right away. They look at the provider, the services the plan member received, the bill amount and any out-of-pocket responsibility you may have. Next, they'll call you at the phone number you provided, or the contact information in your records, to talk about the bill and next steps.

Q: Why is a legal representative involved in the handling of my balance bill?

A: Your plan includes legal representation as an added layer of support to protect you from being overcharged. You'll be assigned a third-party attorney that makes sure you're not responsible for paying more than what's stated on your Explanation of Benefits. The attorney communicates with the provider on your behalf. Your personal advocacy expert will keep you updated as the attorney works through the resolution process.

Q: What form do I need to sign for legal help with my balance bill?

A: You need to sign an Attorney Client Representation Agreement. After you sign this form, your assigned third-party attorney can communicate with the provider about the balance bill on your behalf. This form is specific to the attorney and the individual provider.

Q: How often will my personal advocacy expert update me on my balance bill?

A: Your advocate will reach out to you as often as necessary – but at a minimum of every 30 days – to provide the latest information on the resolution process.

Q: Who do I contact if I have questions about a balance bill I sent in?

A: If you have questions about a balance bill, the balance bill resolution process or the status of the bill, just reach out to your personal advocacy expert. You can also call a Quantum Health Care Coordinator at the number **(866-885-1491)** on your benefits ID card.

Q: What should I do if I get more bills related to the same claim from the provider? Or a new balance bill for a different visit?

A: Send them to your personal advocacy expert right away. They're your contact for any balance bill related to your care or the care of other plan members in your household. Your advocate will review and manage each bill you send to them.

Q: How much of the balance bill do I have to pay?

A: Please pay the amount listed in the patient responsibility section of your Explanation of Benefits. If there is any other amount on the provider bill, your third-party attorney will work to resolve it. Your personal advocacy expert will update you throughout the process.

Q: Will I get an updated bill for just the amount shown on my Explanation of Benefits (EOB)?

A: In most cases, your provider won't send you a new bill that matches the patient responsibility amount listed on your EOB. If you have questions about the balance bill process, your advocacy expert can help you.

Q: If I receive a balance bill, will my account go into collections?

A: Each provider bills differently. Some eventually use collection agencies to try to receive disputed balances. Send all collection notices you receive to your personal advocacy expert right away. Your third-party attorney has 30 days to dispute the debt and stop the collection agency from contacting you. Many times hospitals won't report collection activity to a credit reporting agency. If they do, contact your advocate right away.

Q: When will my balance bill be resolved?

A: We work as quickly as we can for you. How long the process takes depends on the provider's billing practices. Both your personal advocacy expert and your third-party attorney will support you throughout the balance bill process.

24/7 access to your health benefits: BrightSpring.Quantum-Health.com

Care Coordinators are ready to help.

866-885-1491 | Mon - Fri: 8:30 a.m. - 10 p.m. ET

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