# Raycap

## PERMA FAIR



# Balance Bill Support: Advocating For YOU!

### What is a Balance Bill?

After receiving medical care, you will get an Explanation of Benefits (EOB) specifying the amount of the payment and what you owe for medical services as "Patient Responsibility". If you receive a bill for more than the amount you owe, this is a balance bill.

### Who can I call after receiving a Balance Bill?

PERMA FAIR provides expert comprehensive balance billing and credit reporting protection. Contact us immediately if you receive a balance bill.

### What Balance Bill support do I receive?

PERMA FAIR partners with BillingNav to provide you support throughout from beginning to end by providing:

- Explanation of the process, review the Balance Bill Kit, and answer any questions you have.
- Balance Bill Kit (Authorization Form, Telephone Information Form, Notice of Disputed Charges and HIPAA Agreement) for your signature.
- Ability for you to complete an electronic to allow attorney representation, if required.
- Link to activate new account.
- Instructions on how to upload your balance bill with related documentation.
- Authorization and Notice of Disputed Charges via certified mail and the request for itemized bill to the provider.
- Engagement by legal counsel engages to dispute charges, handles balance bill defense and correction of credit reporting when needed.
- Clear and easy to read contact with you providing constant status updates along with text message and notifications.

**Need Help?** Contact us at the number on your Benefits ID card!