

Demo Service Location
200 Medical Drive
Houston, TX, 77280

Dear BCBS-TX,

We are in receipt of your payment on claim ICN: 123456Q789010 for patient: GRIFFIN, B with a date of service: 5/26/2020. Please consider this our formal appeal of your determination of the QPA (Qualifying Payment Amount) applied on this out of network claim. You allowed \$ 799.00 on this claim. The accurate allowed amount based on the median in-network rate of same speciality providers in our MSA (Metropolitan Statistical Area) is: \$ 3,440.94. We are requesting an additional payment equal to the delta between these two rates in the amount of .

Important: No Surprises Act (NSA)

26 U.S. Code § 9816 is a law that requires insurance companies to prevent surprise medical bills and establishes regulations for how they must do so. In order to comply with the regulations set forth by the Centers for Medicare & Medicaid Services (CMS), insurance companies must define a qualifying payment amount for out-of-network services. This amount must be based on the median amount that in-network providers charge for the same or similar services. The payment amount must be determined using a specific methodology that takes into account a range of factors, including geographic location and the type of service being provided. This amount must be disclosed to the patient and must be applied to out-of-network charges.

Where we obtained our data (OpenCare Data)

The below table shows a detailed breakdown of the actual median in-network rate for each procedure as calculated by OpenCare Data using BCBS-TX's published Transparency in Coverage machine readable files.

Charge	Your Allowed	OpenCare Data Median	Delta To Your Allowed
99285	\$ 439.00	\$ 1,432.34	\$ 993.34
96374	\$ 38.00	\$ 118.92	\$ 80.92
80053	\$ 8.00	\$ 34.74	\$ 26.74
96375	\$ 38.00	\$ 50.14	\$ 12.14
70450	\$ 138.00	\$ 441.60	\$ 303.60
74177	\$ 138.00	\$ 1,363.20	\$ 1,225.20

Total Claim

Your Allowed	OpenCare Data Median	Delta To Your Allowed
\$ 799.00	\$ 3,440.94	\$ -2,641.94

We appreciate your attention to this matter and timely response. Should you have any questions please reach out via our mailing address above or my personal details below.

Sincerely,

Billing Representative

Email:

Phone: