



Good morning. This is a virtual agent calling on behalf of New Bay Health. Am I speaking with Robert Young?

Uh, sorry I didn't catch it. Who, who's calling?  
Why are you calling?

R



This is a virtual agent from New Bay Health. I'm calling about a billing matter. Can you please confirm your date of birth?

Uh, sure. It's uh, January 2nd, 1955.

R



Thank you, Robert. I'm calling on behalf of Dr. Sue Tomlin regarding your overdue balance for the appointment you had on December 1st, 2024. How would you like to proceed with the payment?

Um, what's the balance of the payment that I owe?

R



The balance is \$186. Would you like to pay it now or should I send you options to pay electronically?

Huh? That's a little bit higher than I expected. Um, I've actually got the bill here in front of me. Uh, what's the difference between a copay and co-insurance? I would've expected the amount to be lower.

R



A co-pay is a flat fee you pay upfront for medical services like doctor visits. Co-insurance is a percentage of the costs you are responsible for after meeting your deductible. If you have questions about your bill, I can connect you to someone who can help.

No, that's okay. Uh, how would I go about figuring out what's covered by my insurer?

R



You can review your plan's summary of benefits and coverage. It explains what your plan covers costs, like deductibles, copays, co-insurance, and any limitations. You can also call your insurer for specific questions.

Okay. Uh, and I got another piece of paper in the mail. It's labeled as explanation of benefits or an EOB. What, what is that?

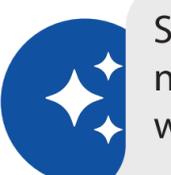
R



An explanation of benefits or EOB is a document from your insurer. It explains the treatments and services billed, what your insurer covers and how much you owe to the provider. It's helpful for checking that your medical bill is correct.

Got it. Super helpful. Okay. Yeah, you can uh, can you text me a link where I can pay the, uh, the bill?

R



Sure. Please provide your cell phone number so I can send you a text message with the payment instructions.

Sure thing. It's um, 5 5 5 5 5 5. 1 2, 1 2.

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