

Explanation of Benefits

What is an explanation of benefits?

- An explanation of benefits (EOB) is a document from your health insurance provider that lists recent health care services you received. You can use EOBs to make sure what the provider billed to Minnesota Health Care Programs (MHCP) is the same as the care you received.
- MHCP will send you an EOB for most services you get. However, there are some covered services that we won't send an EOB for to protect your privacy.
- MHCP recently updated its policy to send EOBs for more services. So you might start to see more EOBs than you have in the past.

Here is what your EOB will tell you:

- Provider name
- Date of service or visit
- What services or visit you got (may be a vague description, such as "office visit" or "transportation")
- Payment made to the provider for that service or visit

Note:

- Your explanation of benefits is not a bill.
- Your provider has one year to bill for services. So you could get an EOB a long time after you had a service or visit.
- The explanation of benefits helps you understand what MHCP pays for your services and visits.
- Not all services are listed on an EOB including anything kept confidential.

State of Minnesota
EXPLANATION OF MEDICAL BENEFITS (EOMB)

FEBRUARY 01, 2026 **REMEMBER YOU MUST SHOW YOUR ID CARD EACH TIME YOU GET SERVICES. **

PAGE 01

RECIPIENT NAME AND ID NUMBER/ PROVIDERS NAME	DATE OF SERVICE START END	DESCRIPTION OF SERVICE	AMOUNT PAID BY PROGRAM	AMOUNT YOU OWE	MAJOR PROGRAMS	CLAIM CONTROL NUMBER
DOE, JANE 12345678	↓					
→ SERVICE PROVIDER NAME	02/02/2026	OFFICE/OUTPT VISIT ←	23.02 \$	25.00	BB	5999999999999999
SERVICE PROVIDER NAME	02/03/2026	OFFICE/OUTPT VISIT	23.02 \$	25.00	BB	5999999999999999
SERVICE PROVIDER NAME	02/05/2026	PRESCRIBED DRUG	28.09 \$	7.00	BB	8999999999999999

Please pay the above provider(s) the amount that is in the AMOUNT YOU OWE section. THANK YOU.

MAJOR PROGRAM
BB MINNESOTACARE ADULTS = <200% FPG

THIS IS NOT A BILL

- The first column (left arrow) shows the provider’s name.
- The second column (top arrow) shows the date the service was given.
- The third column (right arrow) shows a description of the service.

How can looking at your EOB help Minnesota fight fraud?

- The state sends an EOB for services that are billed to the state by a provider. Review it to check that what the provider billed for your care is accurate.
- If you see something that doesn’t look right and you don’t think you got this service or visit, report it to Minnesota Health Care Program’s Office of Inspector General (OIG) by doing one of the following:
 - Call the Program Integrity Oversight hotline at 651-431-2650.
 - Submit a Program Integrity Oversight hotline form online at <https://mn.gov/dhs/general-public/office-of-inspector-general/report-fraud/>.
 - Send your report via email to OIG.Investigations.DHS@state.mn.us.
 - Send a letter via U.S. Mail to:
 - Office of Inspector General
 - Program Integrity and Oversight Division
 - PO Box 64982
 - St. Paul, MN 55164-0982