



## HEALTH CARE & BENEFITS DIVISION

February 13, 2025

### Understanding Your Benefits

## Medical Explanation of Benefits (EOB)

Learn how to read your BlueCross BlueShield EOB and what it means for you.



The presentation above explains Medical EOBs from BlueCross BlueShield of Montana (BCBSMT), outlining how to read them and what information is provided.

BCSBMT's Medical EOBs breakdown how medical claims are processed, what costs are covered, and what portion you may owe—but it is not a bill. The video also highlights how to access EOBs online, steps to take if a claim is denied, and recent changes regarding dependents over age 18.

### Resources

For help with Blue Access for Members (BAM) accounts, Explanation of Benefits (EOBs), Medical Claims, Medical Benefits, etc. contact BCBSMT at (888) 901-4989 or TTY 711 or visit [bcbsmt.com](http://bcbsmt.com).

For all other State Plan related questions, contact HCBD at (800) 287-8266 or TTY (406) 444-1421, [benefitsquestions@mt.gov](mailto:benefitsquestions@mt.gov), or visit [benefits.mt.gov](http://benefits.mt.gov).

## Understanding Your Benefits Presentations

To help members better understand their State of Montana Benefit Plan (State Plan) benefits, the Health Care & Benefits Division provides monthly “Understanding Your Benefits” presentations. These are designed to provide State Plan information regarding specific benefit related topics in short easy to understand videos.

### STATE OF MONTANA HEALTH CARE & BENEFITS DIVISION

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**Non-Discrimination Notice:** The State of Montana Benefit Plan complies with applicable Federal civil rights laws, state and local laws, rules, policies and executive orders and does not discriminate on the basis of race, color, sex, pregnancy, childbirth or medical conditions related to pregnancy or childbirth, political or religious affiliation or ideas, culture, creed, social origin or condition, genetic information, sexual orientation, gender identity or expression, national origin, ancestry, age, disability, military service or veteran status or marital status. 45 C.F.R. § 92.8(b)(1) and (d)(1)

**ATENCIÓN:** si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-866-270-3877 (TTY: 711).

**ACHTUNG:** Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-866-270-3877 (TTY: 711).

This service is provided to you at no charge by [State of Montana Health Care & Benefits Division](#).