

Overpayments and Recoveries

You'll get an EOP/835 right away - even for claims with overpayments

Instead of placing claims on a processing hold when we identify an overpayment, we're going to process them on the same schedule as any other claim. **So you'll get an EOP/835 right away** while we process the overpayment.

Note: Some claims have been on hold for quite some time while we tried to offset the full amount. With this new process, Oscar will be able to appropriately offset these payments. If this applies to you, **expect to see an increase in the amount of offsetting applied to payments** from this backlog, just until we settle up.

No more Request for Refund letters

Requests for refund will now be found exclusively on your EOPs. All information about any overpayments, refund requests, and offsetting will be found on your EOP/835.

In some special cases, you might see comments on your EOP/835 that look a bit different.

In the event Oscar identifies a previously identified overpayment that hasn't yet been resolved but **is valid**, we will call this out on the associated EOP/835, even if the overpayment claim on hold is finalized.



Here's what it'll say on your EOP: *This overpayment was previously identified due to: [overpayment reason] and communicated to the provider in a mailed letter. Oscar is still awaiting recovery on this overpayment.*

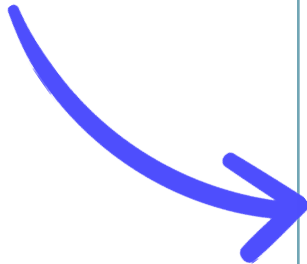
In the event Oscar identifies an overpayment that we **will not** be pursuing recovery for, we will call that out on the EOP/835.



Here's what it'll say on your EOP: *Oscar has identified an overpayment due to: [overpayment reason] but is not pursuing recovery for this overpayment at this time.*

Overpayments will be shown clearly on the Provider Portal

The Claims Detail page will display a claim message about an identified overpayment yet to be resolved.



Provider
Authorizations Payments Claims

Claim details

123456789

Care for **Remy Lebeau**

Download EOP

Overview

Updated Dec. 6, 2022

Plan pays
Paid \$0.00

Patient	Adjustment history	Date of service	Billed amount	Plan pays
Remy Lebeau	0987654321 (Adjusted)	Start: Jan. 1, 2023 End: Jan. 1, 2023	\$314.00	\$314.00
Provider Steven Strangis, MD Rendering & Billing	123456789 (Current)	Received: Jan. 2, 2023	\$52.60	\$52.60
		TIN 12-123145	Member owes \$261.40 overbilled	Plan pays \$0

[See a problem? Dispute this claim](#)

Claim details

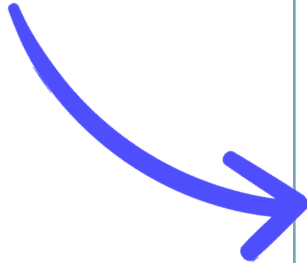
Service	Dates of service	Billed	Negotiated rate	Member responsibility	Oscar pays	Codes
994433	01/01/2023 - 01/01/2023	\$314.00	\$52.60	\$52.60	\$0.00	
Totals		\$314.00	\$52.60	\$52.60	\$0.00	

Full claim notes: Oscar has identified an overpayment (due to: [insert overpayment reason]). Pursuant to the terms of your contract or applicable market regulations, you must provide reimbursement or send an explanation as to why a refund is not being made within [X] days from the date on this EOP. Your refund check or explanation should be sent to the address below. Please include the claim ID referenced here. If you do not respond to this refund request within [X] days of receipt of this EOP, Oscar will commence all recoupment activity permitted by law and, as applicable, your contract with Oscar, including offsetting against any future payments or initiation of a collections action.

Oscar Insurance Corporation
ATTN: Provider Refunds
615 S. River Drive
Tempe, AZ 85281

If you contest this notice of overpayment, please follow the standard claim dispute process. You must identify the portion of overpayment that is contested and the specific reason(s) for contesting the overpayment notice.

On the Payment Detail page, you'll see the details on any overpayments and offsetting.



Provider
Authorizations Payments Claims

Payment #7123477

Download EOP

Overview

Updated Dec. 6, 2022

Plan pays
Paid \$57.10

Check #	Sent to	Billed amount	Plan pays
NCT2345678	123 Medical center, LLC 73 Varick New York, NY 10019	\$209.00	\$80.78
TIN 01-123456789		Negotiated rate \$80.78	(\$28.22 overbilled)
		Member owes \$0.00	Additional inclusions -\$23.68
		Payment balance \$57.10	

Claim details

Claim ID	Patient	Provider	Dates of service	Billed	Member owes	Plan pays	Rollover balance
123456789	Alicia Fleet	Jeff Bodhi, MD	01/01/2023 - 01/01/2023	\$209.00	\$0.00	\$80.78	\$80.78
Claim previously adjusted						Was \$0.00	
Totals				\$209.00	\$0.00	\$80.78	\$80.78

Additional inclusions

Charge ID	Claim ID	Charge type	Amount
097456	123456789	Recovery offset	-\$40.78
0293423	098765432	Interest	\$17.10
Totals			-\$23.68

Post payment updates

Updates regarding this payment based on claim adjustments

Overpayment recovery received
Amount: \$70.10 • Date: 06/01/23
There was an overpayment made during this payment for claim (number goes here) We have received back the recovery amount.
[View adjusted claim](#)