

Europe Regional Medical Command
Resource Management Division
Accounting & Billing Operations
Uniform Business Office

**Medical Service Accounts (MSA)
Billing Process for Civilians**

Medical Claims Filed by ERMC UBO (eUBO) on your Behalf

1. **BILLABLE SERVICE OCCURS** (e.g. doctors visit, prescription fill, lab test, x-rays, etc)
2. **BILL FINALIZED AND GENERATED** (approx. 20 days from the date of service)
 - a. Our system creates all charges based on your patient category. If you feel that you should not be charged for your service (e.g. work-related physical), you should contact eUBO before the bill becomes final.
3. **CLAIM FILED WITH YOUR INSURANCE**
 - a. If eUBO receives no Explanation of Benefits (EOB) from your insurer after 120 days, we will re-submit a claim and send you A NOTICE OF NON-RESPONSE asking you to follow-up with your insurer.
 - b. If eUBO still receives no EOB from your insurer after 60 days, we will re-submit a final claim and send you a second NOTICE OF NON-RESPONSE and request payment from you.
4. **EXPLANATION OF BENEFITS RECEIVED and ACCOUNT UPDATED**
 - a. You should receive a copy of the EOB from your insurer. We recommend that you keep a suspense file of your EOBs and compare them with the invoice you receive from eUBO.
5. **INVOICE MAILED REQUESTING BALANCE**
 - a. Your insurance company rarely pays 100% for claims.
 - b. You are responsible for the balance left unpaid by your insurer. Balance is due 30 days from the receipt of the invoice. Charges for services received at the beginning of the calendar year may all be applied toward your annual deductible.
 - c. If eUBO receives no payment or request for a payment arrangement within 30 days, we will send you a REMINDER OF OUTSTANDING DEBT letter requesting payment.
 - d. If eUBO still receives no payment after 60 days, we will send you a SECOND and FINAL REQUEST FOR PAYMENT.

Bills Mailed Directly to You by ERMC UBO (eUBO)

1. **BILLABLE SERVICE OCCURS** (e.g. doctors visit, prescription fill, lab test, x-rays, etc)
2. **BILL FINALIZED AND GENERATED** (approx. 20 days from the date of service)
 - a. Our system creates all charges based on your patient category. If you feel that you should not be charged for your service (e.g. work-related physical), you should contact eUBO before the bill becomes final.
3. **INVOICE MAILED REQUESTING BALANCE**
 - a. If eUBO receives no payment or request for a payment arrangement within 30 days, we will send you a REMINDER OF OUTSTANDING DEBT letter requesting payment.
 - b. If eUBO still receives no payment after 60 days, we will send you a SECOND and FINAL REQUEST FOR PAYMENT.

Mail Payments To: ERMC-UBO, CMR 402, APO AE 09180
eUBO Customer Service Dept: DSN (314) 486-8879/5337 -- from the U.S.: 011-49-6371-86-8879/5337
From w/in Europe: +49-6371-86-8879/5337 -- from w/in Germany 00800-9050-9050 -- Fax +49-6371-86-7067
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