



Date: October 2020  
To: Covid-19 testing patients  
Re: Insurance coverage and explanation of benefits

**Insurance Payment Explanation:**

PMH Laboratory bills each individual's insurance carrier for testing. The insurance carrier sends payment to PMH Laboratory based on this invoice. The insurance carrier will then be reimbursed for these expenses through the Federal CARES Act.

There is no copay or cost sharing to the individual for any of the testing.

You may receive an Explanation of Benefits (EOB)\* from your insurance carrier but you will not receive an actual bill.

**If Blue Shield is your insurance carrier:**

You may receive a check from Blue Shield that should have been paid to PMH Labs. If this does occur, please follow the instructions below.

- Deposit the check from Blue Shield to your bank account.
- Send your personal check in the same amount as the Blue Shield check along with the Explanation of Benefits to PMH Labs.

Do not send any additional money. Per the Federal CARES ACT you do not have a cost share.

Send to the following address:

**PMH Laboratory Inc.**

**5862 Edinger Ave**

**Huntington Beach CA, 92649**

Questions: PMH Billing 1-877-706-5406

Thank you for your assistance and cooperation.

\*An Explanation of Benefits, commonly referred to as an EOB is a statement from your health insurance company providing details on payment for a medical service you received. It explains what portion of services were paid by your insurance plan and what part you're responsible for paying.

