Medical Bills and Insurance parent guide

You do not need to be an expert to read this book together. Your job is to ask how the explanation works and give the learner room to think.

What this book helps explain

Reconcile a fictional claim using the plan's rules, the EOB and payments already made.

Three short conversations

First, ask: If a provider lists a $1,000 charge, is $1,000 necessarily the patient's bill?

Next, read “A bill and an EOB are different” together. Ask the learner to draw the idea and explain one unfamiliar term. Use the glossary rather than guessing.

Then use the activity below. Let the learner try before reading the answers on the next page. Ask what information would change the answer.

Try it together

For a fictional covered in-network service, the allowed amount is $800. The patient has $200 of deductible remaining, then pays 20% coinsurance. There is no copay and the out-of-pocket maximum has not been reached. The patient already paid $100 toward this service.

1. How much is subject to coinsurance?

2. What are patient and plan shares?

3. What remains to be paid by the patient?

A small activity at home

Use the fictional example only. Do not ask a child or class to disclose diagnoses, insurance numbers, real bills or financial hardship.

Medical Bills and Insurance conversation notes

Answers to discuss

1. $800 - $200 = $600.

2. Patient: $200 + 20% × $600 = $320. Plan: 80% × $600 = $480. Shares sum to $800.

3. $320 - $100 = $220, assuming the $100 payment was credited correctly.

Listen for this distinction

An EOB is not a bill. Real coverage, appeals and protections depend on the plan, service and applicable rules.

Useful follow-up

If the patient had already paid $350 for this service, the simplified account would show $30 more paid than the $320 responsibility. Ask the provider to reconcile it.

When the explanation is unclear

Ask “Which part are we sure about?” and “Can you show me with a smaller example?” Say when you do not know. Read the relevant chapter together and check its sources if the question goes beyond the example.

Signs of understanding

The learner can explain the idea in their own words, use a diagram or example, and say one thing the example does not prove. Repeating the book word for word is not the goal.

Keep the conversation comfortable

Use fictional people and amounts. Do not require personal disclosures. Short sessions are enough; stop before frustration turns reading into a test.

Reading route

A bill and an EOB are different; Prove the whole scan calculation; What the maximum leaves outside

Companion to Medical Bills and Insurance: NOW It Makes Sense by Sonny Saggar. First edition. This guide uses original supplementary teaching examples.