

Handling Medical Bills

Know your rights!



Find out who sent the bill. Ask for an explanation of the charge.

Was it a law firm or a collections company?

If so, this means the bill may have been sent to you before. It's important to take action before bills are sent to collections. If you are being threatened with a lawsuit, you may want to contact an attorney for advice about your options and legal rights.

Was it a hospital, a doctor's office, a laboratory or a clinic?

A nonprofit hospital has to provide financial assistance to low-income, uninsured people, but a doctor's office, lab or clinic that is not owned by a hospital may not. Most hospital financial assistance policies and applications can be found on a hospital's website.

Ask for a copy of the hospital's financial assistance policy.

Hospitals are required to notify eligible patients about financial assistance programs and treat them for free or reduce their bill on a sliding scale. Generally, only people who live below or just above the federal poverty level are eligible to receive free hospital care, although most hospitals will offer some sort of discount to a patient who can demonstrate a need for financial help. Anyone who needs financial assistance with their hospital bill can apply for help through the hospital's billing or finance office.

Ask for an itemized bill. Look at each charge and try to find any errors.

Common errors include charges for medications that were not administered, inaccurate medical coding of procedures, incorrect data (such as a wrong policy number), etc.

If you get a bill, take action RIGHT AWAY.

Make a plan for how you are going to handle the bill, or ask for help. Delaying may make it more difficult for you to resolve the issue

You can negotiate a bill.

- If you got a bill, and the hospital, clinic or doctor's office is demanding payment, ask if you can get a discount and negotiate paying a lower amount.
- Ask about a payment plan. Most hospitals will allow a patient to make monthly payments on their bill.
- Sometimes, if you can make a lump sum payment, the provider will agree to write off the rest of the charges.
- Research what might be considered a fair price for the services you received using sites such as the Healthcare Blue Book at www.healthcarebluebook.com.
- **Always get agreements about payment plans, bills and costs IN WRITING.**

Preventing Surprise Medical Bills:



If you have health insurance, try to understand your insurance policy. If you do not have a copy of your insurance policy, call your insurance company and ask them to send it to you. Call the insurance company's member benefits number or help line for clarification. Know what costs, like deductibles and co-pays, you are responsible for paying.



- **Before you get care, ask whether your doctor or hospital is in-network with your insurance.** If not, you may have to pay higher out-of-network costs. If you are scheduling a procedure at a hospital or outpatient facility, ask whether all providers in the facility, like anesthesiologists or pathologists, are also going to be in-network with your health insurance plan.
- **Make sure you receive a notice from your insurance company called an, "Explanation of Benefits."** You should compare your Explanation of Benefits with the bill you have received and your insurance policy to ensure your benefits were applied correctly.
- **You can appeal an insurance company denial or decision.** If you think a treatment or procedure should have been fully covered by your insurance, ask your insurance company to explain to you why it was not fully covered. Also ask for information about appealing the insurance company's decision if you think they are wrong.



If you find a mistake on your bill...

- **Call your insurance company and the hospital or doctor's office.** Find out who is responsible for the error and ask for a correction.
- **Always take notes and keep records** of each call you make, who you talk to, and a summary of what was said.
- If the bill is due before you can fix the error, **pay the portion of the bill that is correct.**
- If the situation lasts longer than 60 days, **check your credit report** (pull all 3 at www.annualcreditreport.com) to see if the disputed portion of the bill was reported. If this does happen, write to all 3 credit bureaus to explain the situation and have the debts put in dispute until the situation is resolved.

Need further assistance? Contact Georgia Watch toll free at 1-(866)-339-2824 or visit us online at www.georgiawatch.org.