



DEALING WITH HOSPITAL BILLS

- If you are concerned about your ability to pay, **SPEAK TO A FINANCIAL REPRESENTATIVE** right as you enter the hospital and alert them to the fact that you have limitations.
- While hospitalized, ask to speak to a social worker to see if you are eligible for **SPECIAL PROGRAMS OR ASSISTANCE**. Ask if local charities may be able to help cover the costs of medical equipment or other supplies.
- Request and **REVIEW YOUR ITEMIZED HOSPITAL BILL**. Look for obvious errors such as number of days spent in the hospital, private room or surgical procedures. Ask your insurance company to check the bill for errors or overcharges.
- Consider using the services of a **PROFESSIONAL BILLING ADVOCATE**. Contact Medical Billing Advocates of America at www.billadvocates.com to find an advocate in your area. Many offer free consultations, but be prepared to pay a fee.
- Ask for a **FEE REDUCTION**. Some hospitals will reduce a bill by as much as 50%. If uninsured, ask for the **RATE THAT IS GIVEN TO INSURED PATIENTS**.
- Ask to set up a **PAYMENT PLAN**. Let the hospital know how much you can realistically afford to pay each month. **DO NOT IGNORE HOSPITAL BILLS** or correspondence because you cannot afford to pay! Your case will likely be sent to a collection agency if you do not communicate with the hospital.
- DO NOT ACCEPT A NEGATIVE RESPONSE** from the first person or two with whom you speak. Work your way up to a **SUPERVISOR** if you are told that you cannot have a fee reduction or a payment plan.
- Be prepared to **PROVE YOUR INCOME** with bank statements or tax returns.
- KEEP THE LINES OF COMMUNICATION OPEN** and tell the hospital that you are experiencing financial difficulty. Keep track of all calls in writing with the date, time and name of the person you spoke to. **DOCUMENT YOUR CONCERNS** and requests in writing, mail a copy to the hospital and keep a copy for your records.
- Show your good faith by **MAKING PAYMENTS EACH MONTH** that you can afford.
- Contact the **PATIENT ADVOCATE FOUNDATION** at www.PatientAdvocate.org or 1-800-532-5274. The foundation can assign a case manager to assist you with billing issues, insurance appeals, or medical debt reduction.