

## 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](http://www.billadvocates.com) to find an advocate in your area. Many offer free consultations, but be prepared to pay a fee for their services.
- Ask the hospital 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 for a reasonable payment plan. Let the hospital know how much you can reasonably afford each month as a starting point. **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.
- Work your way up to a **supervisor** if you are told that you cannot have a fee reduction and/or a payment plan. Do not accept a negative response from the first person or two that you speak to. Work your way up the chain of command.
- 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 full name of the person you spoke to. Also document your concerns and requests in writing, mail a copy of the letter to the hospital and keep a dated 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](http://www.PatientAdvocate.org) or 1-800-532-5274 for “assistance to patients with specific issues they are facing with their insurer, employer and/or creditor regarding insurance, job retention and/or debt crisis matters relative to their diagnosis of life threatening or debilitating diseases.”