Medical bill resolution companies

Several companies review and negotiate medical bills without charging members upfront, then earn a percentage of the savings they achieve.

The key distinction is that these services are free to start, but not entirely free if they succeed. Members pay a portion of their savings, according to the company's fee agreement.

Granted

- **No upfront fee.**
- **Charges 10% of savings, capped at $300**, according to its published pricing.
- Offers bill analysis and human advocate support.
- Markets its service for a broad range of medical bills.

Website and pricing

Goodbill

- **No upfront fee.**
- **Charges 20% of savings, capped at $1,000**, according to its published FAQ.
- Specializes in hospital bills, pricing discrepancies, coding issues, and negotiation.
- Can help obtain billing records and communicate with hospitals.

Website and pricing

CareRoute

- **No upfront cost.**
- **Charges 25% of savings, capped at $1,000, or 18% for eligible premium app subscribers**, according to its published terms.
- Covers hospital, emergency room, physician, imaging, lab, and surgical-center bills.

Website and pricing

FairBilling

- **Offers a free initial assessment and consultation.**
- **Its published model charges 5% of savings for guided support or 20% for full-service advocacy.**
- A $20 retainer is described as refundable if the service does not achieve savings.

This is a useful option to investigate, but verify the current retainer and service terms before listing it as entirely free.

Website and pricing

11. Clearity Health

- **No upfront fee.**
- **Charges 20% of recovered savings, capped at $1,000**, according to its September 2026 launch announcement.
- Reviews bills for overcharges, coding problems, and opportunities to negotiate balances.

Website

Service launch and pricing

3. Upfronte

- No upfront cost or subscription.
- Charges 20% of savings, with a $49 minimum, according to its published FAQ.
- Uses automated bill review and negotiation to identify possible overcharges and billing errors.

Website and pricing

4. Medical Cost Advocate

- No upfront negotiation fee.
- Charges 35% of negotiated savings, although group or affiliate pricing may differ.
- Provides bill negotiation and a savings summary.

This could be particularly worth approaching about a member-group arrangement for The MESH Collective.

Website and fee details

5. Medright Choice — Resolve

- No upfront fee for its one-time negotiation service.
- Charges a percentage of the savings achieved.
- Helps negotiate medical bills and reduce patient balances.

Confirm the applicable percentage and any minimum fees.

Website and service details

6. BillHelp

- No upfront fee.

- Charges 20% of savings under its case agreement.
- Focuses on billing discrepancies, denied insurance claims, documentation, and follow-up.
- Its full-service offering has a stated minimum patient balance of $100.

Website and pricing

8. BillRx

- No upfront fee or retainer.
- Charges 30% of savings.
- Offers itemized bill review, identification of errors, insurance coordination, and provider negotiation.

Website and pricing

9. FairBill Negotiators

- No upfront cost.
- Charges 20% of savings after a provider confirms the reduction in writing.
- Offers bill review, dispute support, and full-service negotiation.

Website and pricing

One important distinction for MESH members: negotiating a bill after care is different from arranging a lower-cost bundled surgery before care. MESH provides separate resources so members can find help before an expensive procedure and after receiving an unexpected bill.

Not limited to insurance bills. Several services explicitly accept uninsured or self-pay bills, while others focus more heavily on hospital billing and insurance claims.

The distinction is especially important for MESH members who pay cash for lab testing, imaging, outpatient procedures, or surgery.

Which companies accept self-pay bills?

Company	Self-pay / uninsured bills	What the company says
Granted	Yes, appears supported	Allows users to upload bills without connecting insurance and says it can negotiate medical bills across multiple service categories.
Goodbill	Yes	Explicitly says uninsured patients can use its service to pursue fair pricing and financial assistance. Primarily handles unpaid hospital bills.
CareRoute	Yes	Explicitly accepts uninsured patients and identifies self-pay discounts and financial assistance as savings opportunities.
Medical Cost Advocate	Yes	Explicitly handles self-pay and non-covered services, including negotiating procedure prices before treatment. Its prospective negotiation service is intended for larger cases, generally over $10,000.
Upfronte	Likely; confirm case acceptance	Accepts uploaded bills and advertises bill negotiation, but I did not verify an explicit uninsured eligibility statement in the material reviewed.
Medright Choice	Needs confirmation	Confirm whether it accepts entirely self-pay cases and which provider types are eligible.
BillHelp	Needs confirmation	Confirm eligibility for uninsured bills and direct cash-pay arrangements.
BillRx	Needs confirmation	Confirm whether its service extends beyond insurance-related billing issues.
FairBill Negotiators	Needs confirmation	Ask whether it negotiates self-pay balances and pre-service cash prices.
FairBilling	Needs confirmation	Verify eligibility for uninsured patients and cash-pay bills.
Clearity Health	Needs confirmation	Confirm acceptance of uninsured cases and direct-pay provider bills