3. Existing Medical Bill Review and Reduction Checklist

After receiving a bill

(obviously you can rephrase these any way you prefer)

Medical Bill Review and Reduction Checklist

Already received a medical bill? Don't assume the amount is correct or that you have to pay the full amount immediately.

Medical bills can contain errors, duplicate charges, incorrect insurance information, or services you do not recognize. You may also qualify for financial assistance or be able to negotiate a lower balance.

Consider using this checklist to review your bill and explore ways to reduce what you owe.

STEP 1: Gather Your Documents

Before contacting the provider, collect:

- Your original medical bill.
- Any other bills related to the same visit or procedure.
- Your insurance Explanation of Benefits (EOB), if applicable.
- Medical records or procedure information, if needed.
- Any Good Faith Estimate you received.
- Receipts for payments already made.
- Previous payment arrangements.
- Any letters or emails from the provider or collection company.

Keep copies of everything.

STEP 2: Request an Itemized Bill

An itemized bill lists each service, supply, medication, and charge separately.

What to say:

"I received a bill for medical services and would like a complete, itemized statement showing every charge. Please include the service descriptions, billing codes, dates of service, individual prices, adjustments, payments, and remaining balance."

Once you receive it, review the following:

- Do I recognize every service listed?
- Was I charged for services I did not receive?
- Are there duplicate charges?
- Are the quantities correct?
- Are medication and supply charges correct?
- Are there charges for canceled services?
- Are there charges for services that were not performed?

- Do the dates match my visit?
- Do the charges match the care I received?
- Were my previous payments credited correctly?
- Were insurance payments and discounts applied correctly?

If you find something questionable, contact the billing department and request an explanation or correction.

STEP 3: Check Your Insurance Information

If you used insurance, compare your bill with your Explanation of Benefits (EOB).

Remember: An EOB is not a bill. It explains how your insurance company processed the claim.

Check:

- Did the provider bill the correct insurance company?
- Was the claim processed?
- Were insurance discounts applied?
- Does the amount owed match the EOB?
- Was the service denied?
- If denied, do I understand why?
- Can the provider correct and resubmit the claim?
- Can I appeal the insurance company's decision?

If something does not match, contact both the provider and insurance company.

STEP 4: Apply for Financial Assistance

Many hospitals and some healthcare providers offer financial assistance to patients who have trouble paying their bills.

This assistance may reduce or eliminate part of your balance.

What to ask:

"I am reviewing my medical bill and would like to know whether your organization offers financial assistance, charity care, or income-based discounts. Could you please send me an application and explain the eligibility requirements?"

Check the following:

- Does the hospital offer financial assistance?
- Does the provider have a charity care program?
- Are there income limits?
- Are household size and expenses considered?
- Can I qualify even if I have health insurance?
- Does the program cover the type of service I received?
- What documents are required?
- Can I apply after receiving the bill?
- Can collection activity be paused while my application is reviewed?
- Will financial assistance cover the full balance or only part of it?

Documents you may need:

- Recent pay stubs.
- Tax returns.
- Proof of household income.
- Unemployment information, if applicable.
- Other documents requested by the provider.

Submit the application and keep a copy.

Important: Nonprofit hospitals are required to have written financial assistance policies. Other providers may offer assistance voluntarily. Eligibility and coverage vary. **ALWAYS ASK!!**

STEP 5: Negotiate the Remaining Balance

After reviewing the bill and applying for available assistance, you may still owe money.

You can ask the provider to reduce the remaining balance.

Negotiation Script:

"I have reviewed my medical bill and would like to discuss options for reducing the amount I owe.

I have requested an itemized bill and reviewed the charges. I would like to know whether you offer a self-pay discount, financial hardship discount, or other reduction.

If I can make a payment toward the balance, is there an amount you would be willing to accept as payment in full?"

Ask these questions:

- Is there a cash-pay or self-pay adjustment available?
- Can you offer a financial hardship discount?
- Can the balance be reduced if I pay a lump sum?
- Can you waive late fees or other added charges?
- Can you offer a lower monthly payment?
- Is there an interest-free payment plan?
- Can you reduce the balance based on my financial circumstances?

Before making a payment agreement:

- Get the agreed amount in writing.
- Confirm whether the payment settles the entire balance.
- Ask whether additional interest or fees will apply.
- Confirm the payment deadline.
- Keep proof of payment.

Do not assume that a partial payment settles the full balance.

STEP 6: Explore Additional Help

If you are still having trouble paying, consider these options:

- Contact a nonprofit medical bill assistance organization.
- Look for free medical bill review or negotiation services.
- Ask about hospital charity care programs.
- Ask whether a local nonprofit offers financial assistance.
- Contact a patient advocate.
- Ask whether the provider offers an extended payment plan.
- Check whether a medical bill resolution company will review your specific type of bill.

Some organizations offer help at no cost to the patient, while others charge fees or receive a portion of the savings. Always ask how the service is paid.

STEP 7: If Your Bill Has Gone to Collections

If a collection company contacts you:

- Request written information about the debt.
- Check that the amount is correct.
- Compare the collection notice with your original bill.
- Review your rights to dispute the debt.
- Do not ignore collection notices.
- Ask whether the provider can recall the account from collections.
- Ask whether financial assistance is still available.
- Keep records of all communication.

If you receive a debt collection notice, pay close attention to the deadlines. Under federal law, you generally have 30 days after receiving a debt validation notice to dispute the debt in writing and preserve certain validation rights.

If you are being sued over a medical bill, do not ignore the court papers. Seek legal help promptly.

STEP 8: Final Review Before Paying

Before making your final payment, confirm:

- All billing errors have been corrected.
- Insurance has processed the claim, if applicable.
- Financial assistance has been considered.
- Discounts and adjustments have been applied.
- The final balance is correct.
- Any settlement agreement is in writing.
- You understand the payment terms.
- You have saved all documents and receipts.

Your MESH Medical Bill Action Plan

Remember these seven steps:

1. Request an itemized bill.
2. Check for errors and compare insurance information.
3. Apply for financial assistance.
4. Negotiate the remaining balance.
5. Get every agreement in writing.
6. Request an interest free payment plan.
7. Clarify dispute and collection deadline timelines.

MESH Member Reminder

You do not have to accept every medical bill without asking questions.

You have the right to request an explanation of charges, ask about financial assistance, question errors, and discuss payment options.

Taking the time to review a medical bill may **help you avoid paying more than you owe.**

The MESH Collective encourages members to become informed consumers, ask questions, and take an active role in managing their healthcare expenses.