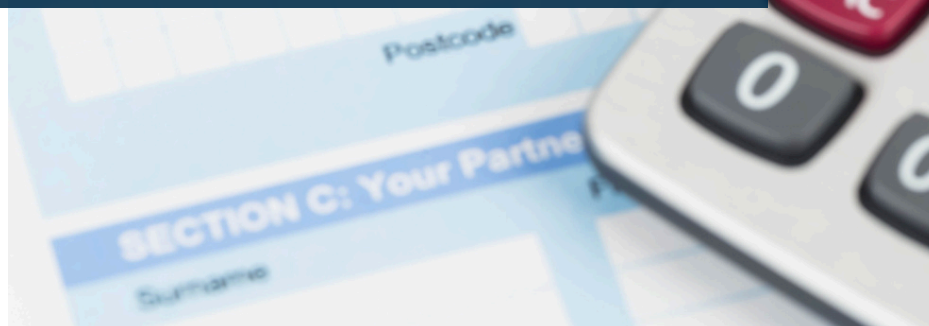




Understanding & Managing Medical Bills

How to review what you owe, ask the right questions, and explore options when a bill is hard to afford.



Medical bills can be confusing, especially when the paperwork from your insurance company and your provider arrive at different times. Before you automatically pay a bill, take a few minutes to make sure it makes sense.

First, know what you are looking at

Explanation of Benefits (EOB)

Comes from your insurance company. It is not a bill. It shows how the claim was processed, including the provider charge, allowed amount, what insurance paid, and the amount you may owe.

Provider Bill

Comes from the doctor, hospital, lab, or other provider and asks you to pay a balance. Compare the amount due with the patient responsibility shown on your EOB.

Check the bill before you pay

- ☐ Is the patient, provider, and date of service correct?
- ☐ Does the service look familiar?
- ☐ Was the claim sent to your insurance company, if you intended to use insurance?
- ☐ Does the amount you are being billed match the amount your EOB says you may owe?
- ☐ Were you billed twice for the same service?

Need more detail? Ask the provider's billing department for a detailed or itemized bill that lists each service and charge.

If something does not look right

Start with the provider's billing department. Ask what the charge is for and whether the claim was submitted correctly. Then call your insurance company if you still have questions about how the claim was processed.

- Why was this service not covered?
- Was this amount applied to my deductible?
- Was this provider considered in-network?
- Can the claim be corrected, reviewed, or resubmitted?

Keep a paper trail

Write down who you spoke with, the date, any reference number, and what they told you. Save copies of your bill, EOB, and any letters or messages.

When the bill is correct, but still too much **You may still have options**

Ask the provider what is available

- **Payment plan:** Ask whether the balance can be divided into smaller payments. Before agreeing, ask about fees, interest, and what happens if you miss a payment.
- **Financial assistance or charity care:** Nonprofit hospitals must have financial assistance policies for eligible patients, and other hospitals or medical offices may offer assistance too. Ask how to apply and whether there is a deadline.

Other resources may be available. A Resource Navigator is here to help.

Got an unexpected out-of-network bill?

Federal No Surprises Act protections apply to many unexpected out-of-network bills, although the rules depend on the situation. Before paying a bill you believe may be protected, contact your insurer or provider. You can also visit cms.gov/medical-bill-rights or call the No Surprises Help Desk at 1-800-985-3059.

A Navigator can help you take the next step

Bring the bill and EOB if you have them. A WorkLife Navigator can help you organize what you are seeing, identify questions to ask, and look for financial assistance or community resources that may fit your situation.

888.219.8993 | askthenavigator.org

