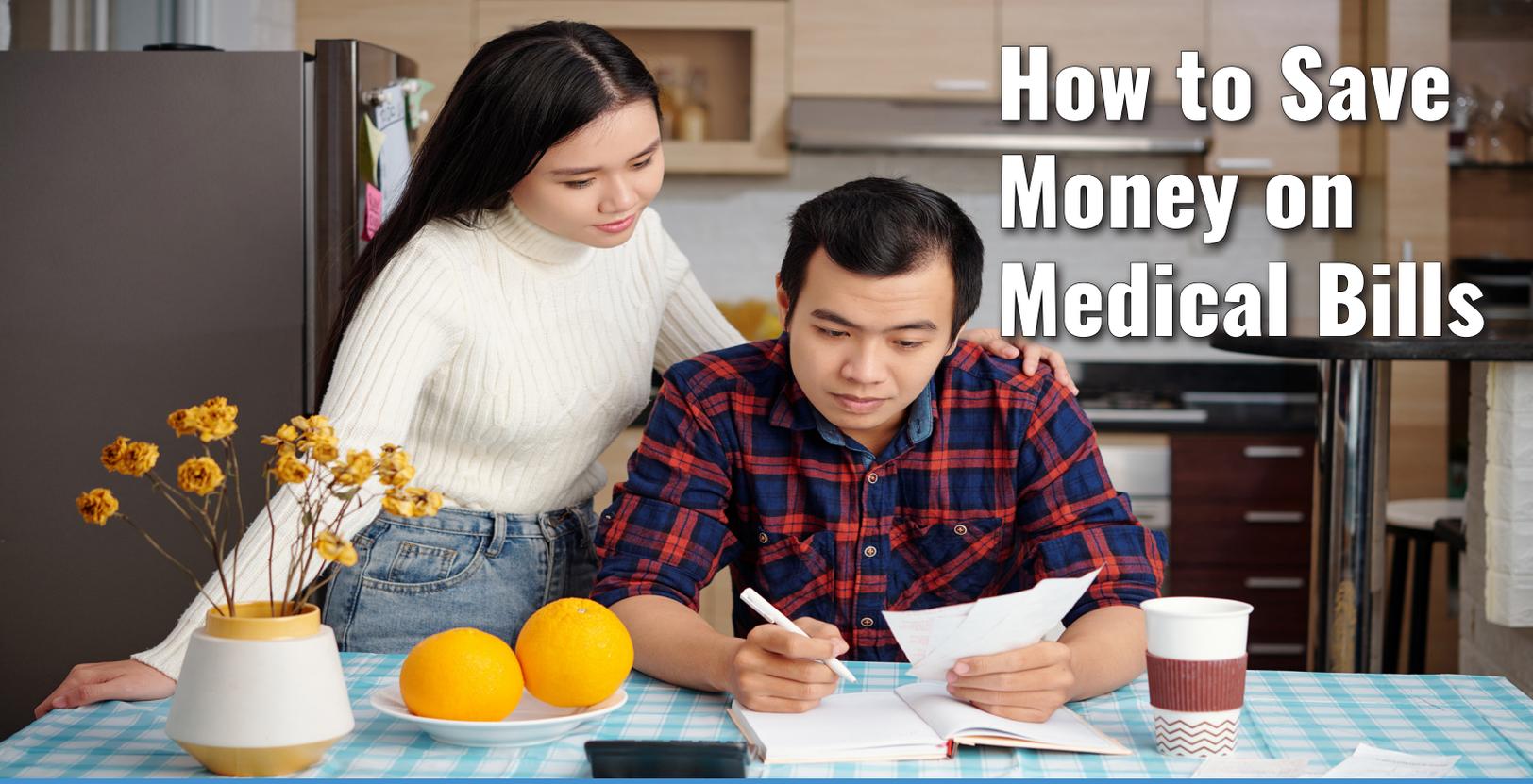


# How to Save Money on Medical Bills



If you have a chronic condition that leaves you in pain, health care bills may be the last thing you want to handle. The medical bills may seem overwhelming and challenging, especially if you aren't sure how you will afford them. Utilizing these few tips can help make the process smoother and save you money on healthcare expenses.

## Don't ignore the bill or put it off.

This tip may seem like a no-brainer, but many times people receive a bill, get frustrated because they aren't sure if they can pay it, and stuff it in a drawer to be dealt with another day. Simply put, this is not how you should approach any medical bills you receive. It is in your best interest to address any medical bills you get as soon as you can. If you wait too long, your provider may not want to continue seeing you, or could send your bill to a collection agency, and this action could negatively affect your credit score.

## Look over your medical bill and compare it with the Explanation of Benefits (EOB) you receive from insurance before paying.

Each time you visit a medical provider, whether it be a hospital, doctor, laboratory, etc., your health insurance company will generate an Explanation of Benefits based on the healthcare you received. You will get this document in the mail or in an online health insurance member portal. You should wait to receive and review this document prior to paying any bill. The important things to look for on an EOB are the date of service and the services received. Do they match up? Next check how much your insurance covered. If your plan has **cost-sharing requirements**, that gets factored into what your plan pays. What's left is the "amount you owe." Does this line up with what your provider charged? If not, call your insurance company at the number listed on your insurance card to find out why.

Sample language when calling the health insurance company: *"I received a medical bill from my doctor, but I am confused because the doctor is charging more than you say I owe based on the EOB. Can you explain this to me?"*



## Appeal denied health insurance claims.

There may be times when your health insurance company denies paying for a claim, leaving you responsible for the full cost of the denied service. Before you pay for the service in question, contact your health insurance company at the customer service number listed on your insurance card and inquire about your options to appeal the denied services. To learn more about health insurance appeals, [click here to read our helpful guide](#) that will walk you step-by-step through the appeals process.



## Ask your provider about negotiating a monthly payment plan.

Most medical providers can work with you on a payment plan for your medical bills. One of the most common ways to resolve a medical bill is to set up an interest-free monthly payment plan. Make sure you don't agree to a payment plan you can't afford. If your situation changes down the line and your monthly income decreases, you may be able to renegotiate the payment plan. Often, these payment plans are offered to anyone who needs them. You won't have to meet financial criteria as if you were asking for financial assistance. There may also be an option for an interest-free credit card that works like a monthly payment. Inquire with your provider to see if they participate in a program such as this.

Sample language for asking for a payment plan from your provider's billing office: *"This bill is too much for me to pay all at once. Can I arrange a monthly payment plan based on my income?"*

## Take notes and stay organized.

Also, contact your health care provider via telephone rather than email. It's more efficient to negotiate medical bills over the phone. Use our **Communication log** to keep track of phone calls you make. Be sure to take good notes. Write down the date and time of your call, the name of any representative you speak with, and details you may need to follow up on.

## Ask about financial assistance or discounts.

Most hospitals and facilities have policies that offer discounts and financial assistance to patients who may have problems paying their bills. However, these programs aren't widely advertised. It is up to you to ask the billing department if they are available. Discounts on medical bills are generally offered on a sliding scale based on your annual income and assets. Discounts can range from 10% to 100%. Some facilities or medical providers have discounts for uninsured patients who don't have access to medical coverage.

Sample language when calling the provider's billing office: *"I am unable to pay this bill. Do you offer financial assistance options or discounts to patients? If so, how do I apply?"*

## Use a monthly budget.

Start tracking your expenses each month. Once you write down your bills and expenses, you will start to see areas where you can cut costs. Use a budgeting tool or app to help make you aware of how you are spending your money each month. This practice may highlight where you can save money to use on medical bills or other out-of-pocket health expenses.

If you have tried these tactics but are still running into issues paying for your medical bills, reach out to the **PAF Case Management Care Line for free one-on-one assistance.**

