

Medical Billing FAQs



If you receive medical bills from your providers, there is always a chance medical billing errors can happen. Here's some FAQs that will help you be sure you aren't paying more than needed.

Q. Do I need an itemized bill?

A. Some providers send bills that include the total due and little else. While more details probably aren't needed if the bill is for a single office visit, complex procedures that come with an expensive price tag deserve a closer look. You should always request an itemized bill from your provider.

Q. Do I recognize these charges?

A. Once you have an itemized bill, review everything listed to ensure it matches your records or recollection of the care you received. It's never a good idea to assume that the information is correct. Bills are processed based on a coding system, and those codes are entered by hand, meaning there is always the chance of a worker hitting the wrong key. You could accidentally get billed for the wrong service. Contact your provider's billing department with any questions. If you need to dispute a bill, contact your insurer as well. They can usually help in resolving billing issues. You can also request a copy of your medical records from your provider to make sure that everything you are being billed for is documented in the provider's notes.

Q. Are the dates and providers correct?

A. Beyond looking at the charges themselves, double-check the dates and providers listed. This can be especially important for hospital visits and stays when bills might be generated every time a doctor stops by to check on you. If you didn't see a specialist on a particular day, you could be paying more than needed. If you feel that the medical care provider is actually billing you for services that you never received, call the medical care provider with your concerns.

Q. How old is the bill?

A. It could take longer than you think for a medical bill to arrive. Many insurers require providers to bill them in a timely manner, but that could still be months, and ultimately this timeline varies in each state. If you do get an old bill, be sure to contact your insurance company and medical provider to get more information on the delay and what the bill was for, in order to verify that the bill is legitimate.

Q. Has my insurance been billed properly?

A. If a bill is higher than expected, confirm your insurer has been billed correctly. You want to be sure the insurance is reported on the bill you receive. This can be called an Activity Summary or Explanation of Benefits (EOB). In addition to your bill, you should also get a separate statement from your insurance company for each bill they receive. This confirms that a claim has been submitted to your plan by a medical care provider. Bills are processed based on a coding system, and those codes are entered by hand, so errors may occur. If a service is on your statement but does not appear on the EOB, contact your provider to request your insurer be billed.

Q. Did I get billed for an Out-of-Network provider?

A. Depending on the type of health plan you are enrolled in, you may get billed a higher amount for seeing an out-of-network provider. Some plans (like an HMO plan) do not cover services when you see an out-of-network provider, so you will be billed for the full cost of the visit. Other plans (like a PPO plan) do cover services from an out-of-network provider, but usually at a higher cost. Make sure to check your benefit materials and official plan documents from your insurance carrier to see how your plan handles out-of-network coverage.

Q. Can I negotiate the balance?

A. Don't assume you always have to pay the total listed on a bill. Providers may be happy to offer a discount in exchange for a cash payment, or setup a payment plan for you. If you do negotiate a bill, be sure to get the agreement in writing. It's even better if you think to negotiate the price before an elective procedure since that's when you have the most leverage to secure a reduced rate. Consider using reliable sites (like www.fairhealthconsumer.org) to research fair costs for your area that you can share with your provider when negotiating.

Q. How should I act when negotiating a hospital bill?

A. It can be tough to remain patient when you are facing health and financial problems. Try to stay calm on the phone and in correspondence. Focus on the facts, remove emotion and treat your hospital bill as a business transaction.