



# What Can I Do if I Get a Medical Bill?

## Tips for fighting a bill:

If you get a bill, do not ignore it! If the provider stops sending bills, it may mean that your provider sent it to a collection agency. You may start getting collection notices. A delay does not mean that the bill went away.



You may be able to fight the bill so do not ignore it! Speak up when you have bills that you think you do not owe. Keep good notes and keep copies of everything you write.

### 1. Write a letter to the provider who sent you the bill and tell them why you think it is wrong.

You should also include any information that helps explain your case. Be as specific as possible.

- Make sure the provider billed your health insurance. You should show that you had insurance on the day you got services. Send a copy of your insurance card. If your insurance needs your medical provider to fill out forms, be sure to send the forms to the provider.
- You should also include a copy of the bill you disagree with so that the provider knows what bill you are talking about.
- A letter from your doctor saying why the medical services were necessary will also help if you are asking your insurance to cover a certain procedure or treatment.
- Keep copies of your letter and any other documents you send so you have proof that you sent them. You may want to send your letter certified mail and ask for a return receipt. The return receipt is your proof that the provider got your letter.
- Write down the name and telephone number of people you talk to about your bill.

Please turn the page for more information ►

2. **Ask for your medical records to see if you got the services you are being billed for.**

This is important if you are getting hospital bills for many services.

3. **Call your health plan or insurance to find out why the bill was not paid, and see how the problem can be fixed.**

Your health insurance may have refused to pay the bill because of a mistake on the bill. Then call your provider's office and health plan to make sure the bill is paid and your account is cleared.

4. **Call your provider or plan's Member Services phone number on your insurance card.**

Try to work it out with the plan.

5. **If that does not work quickly, look in your insurance documents or health plan booklet (called Evidence of Coverage or Summary of Benefits) to find out how to file a grievance.**

You can call your plan's Member Services and ask how to file a grievance. Make your complaint or grievance in writing. If you are on Medi-Cal or Healthy Families, see Medical Debt Fact Sheets #1 and #2 for how to do an appeal.

6. **There are new limits on how much hospitals can charge you.**

Take a look at our issue brief, "New Limitations on Hospital Billing & Collections."

Call us if you need help.

**Health Rights Hotline**

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1-888-354-4474

[www.healthconsumer.org](http://www.healthconsumer.org)