

## Avoiding Getting Medical Bills: Tips You Should Know

You can save yourself time and money by avoiding medical bills. Knowing a few simple tips can make your life a lot easier!

### General Tips

- **If you have health insurance, tell your doctor, hospital, and other providers.**  
Also, tell them if you have more than one kind of insurance. For example, some people have both Medicare and Medi-Cal.
- **Always take your insurance card to doctor's appointments and to the pharmacy.**  
Show your card to the staff. This will let them know to send the bills to your health plan. Ask them to make a copy of your insurance card.
- **Keep your information current.**  
Make sure that the following people and organizations have your current address and contact information:
  - Your doctor
  - Your Medi-Cal worker, if you have one
  - Healthy Families, if your children are in the program
  - Your health plan
- **If you do not have insurance, see if you can get government insurance.**  
Some people who work can get Medi-Cal. Call **1-800-952-5294** to see if you qualify. Calls to this number are free.  
  
If you have children, they may qualify for insurance under Medi-Cal or Healthy Families. To get a Healthy Families application, call **1-800-880-5305**. Calls to this number are free.
- **Always read health forms carefully before you sign them.**  
Do not sign anything that you do not understand. If you do, you might agree to pay for services and treatments without knowing it. It is okay to ask your doctor questions about any forms—she expects it.

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## **Tips if you are in a Managed Care Plan**

- **Read your Evidence of Coverage (EOC).**  
Your EOC is a booklet that explains the rules of your health plan. Learn these rules and follow them.
- **Before you make an appointment, make sure your insurance will cover the services you need.**  
If you have questions about what is covered, call your health plan's Member Services number. You can find this number on your insurance card.
- **Only go to the emergency room if it is a true emergency.**  
Sometimes you may not know if you are in a true emergency. In this case, call your doctor's office right away. If the doctor cannot see you soon enough, call the advice nurse. The advice nurse can tell you if you should go to the emergency room. You can get the advice nurse number by calling your health plan's Member Services Department.
- **Always get a referral from your main doctor before you see a specialist.**  
A specialist is a doctor who has special training in one area of medicine. For example, a cardiologist is a specialist who takes care of the heart. Before your insurance will pay for a specialist, you have to get a referral from your main doctor. A referral is written permission from your main doctor that lets you see a specialist. If your health plan says you cannot see a specialist, you can file a grievance. Filing a grievance is like filing a complaint.
- **Make sure you get health care from providers who are part of your health plan.**  
Before you go to a new provider, make sure your health plan will pay for the visit or service. This is true even when your main doctor refers you to a specialist. Call the new provider and ask the staff if the provider is in your health plan.

If you have questions about how to avoid medical bills, call us at the Health Rights Hotline. Our number is **1-888-354-4474**. Calls to this number are free. We are here to help you!

**Health Rights Hotline**  
519 12th Street, Sacramento, CA 95814  
1-888-354-4474  
[www.healthconsumer.org](http://www.healthconsumer.org)

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