



How To Prevent A Medical Bill From Going To Collections

Outrageous medical bills can be overwhelming and can easily get out of hand if you're still on a journey to recovery. Unfortunately, because of our complicated healthcare system and outrageously high medical costs compared to other countries many people simply do not have the money to pay their medical bills right away.

Because medical bills are usually in the thousands or tens of thousands of dollars, letting a bill of such a high amount go to collections can destroy your hard earned credit score.

If you're stressed out about your medical bills and are on the brink of letting them go to collections here are a few ways to protect credit score and prevent your medical bills from going to collections.

Negotiate Your Bill Down

You can try to call the billing office of your hospital or clinic to try to negotiate your bill down. Depending on how lenient the office is, negotiating your bill may be your best option. If the bill is still too high, you can ask the office if they have an income-driven repayment plan available.

Negotiating your bills can take time and patience as you keep fighting for a more affordable bill. How much you can negotiate off your bill can depend on your negotiation skills and the leniency of the person you're speaking to over the phone.

Look For Financial Assistance Or Charity programs

If you've already negotiated your bill or aren't good at negotiating, then looking for financial assistance may be a good option for you.

There are many local and national programs that help people pay their medical bills. Your best bet would be looking for local charity programs so that they can put a face to an application when you apply.



Double Check That Your Health Insurance Plan Did Not Miss The Coverage

Although hospitals are usually the main culprit for outrageous medical bills, sometimes your health insurance company can be the problem.

Although not extremely common, health insurance companies sometimes miss services that they cover on your bill and will not pay for it.

Clerical errors can happen on both sides of your medical situation.

Hire A Medical Bill Advocate

Did you know that there are professional medical billing advocates who can help you save thousands of dollars off of your medical bills?

A medical bill advocate can do all of the above for you and more!

Medical bill advocates are professionals who specialize in helping people spot errors, over-charges, duplicate services, charges for unnecessary services, and general fraud.

Medical billing advocates can also help you make sure that your insurance company is covering your bills correctly and accurately.

Paying for a professional medical bill advocate can help you avoid years of repairing your credit if you're on the brink of collections.

Ready to get started with a VeriAccount medical billing advocate?

Contact Us Today For A Free Consultation!

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