



A collaborative approach to personal and community health through education, prevention, and healthcare services

Avoiding Medical Debt

According to Kaiser Health News, medical debt now touches over 100 million people in America, as the U.S. healthcare system pushes patients into debt on a mass scale. There are, however, ways to avoid and mitigate medical debt. In particular, it is important to resist the urge to procrastinate. If you disagree with a medical bill, it can be tempting to set it aside and “worry about it later” but this can result in interest charges or even being turned over to collections. This will not only lower your credit rating but it may also increase your stress. Be proactive and avoid the issue from escalating.



Keep Track of Your Records

Keep track of all of your paperwork, visits, and contacts with your provider. Making a dated list of all your medical appointments and tests/procedures will help you remember exactly what you are being charged for once the bills arrive. Your insurance company may also send you an explanation of benefits (EOB) explaining what portion they paid and what you will be responsible for. Any time you have contact with your doctor or health insurance company, be sure to document the date, time, who you spoke to, and what was discussed. You will need this information later if discrepancies arise. When your medical bill arrives, be sure to compare it with your own log. Then track how you are paying the bill; important details are: date paid, amount paid, name of provider who was paid, check number, and remaining balance due if not paid in full.

Contact Your Provider

Providers are human and sometimes make mistakes. A simple call to the billing department listed on your bill can often resolve the error. Be sure to have your bill in hand when you call so you can reference the billing account number and billing details. If your concerns are settled, ask the representative to send you a corrected bill in the mail and keep this as part of your records. Ask the representative for an approximate time as to when you should receive the corrected bill and then contact them again if you do not receive it.

Request an Itemized Bill

If your medical bill is vague or seems unusually high, your provider must provide you with an itemization of services upon your request. This will list all the services, tests, and procedures administered during your visit and their billing codes. An itemized bill is similar to a grocery receipt—it should list specifically what you are paying for and how much you are being charged.

Request Your Chart Notes

If you visited an Emergency Room, your visit will be billed as a “level of service.” There are 5 levels that are billed. Level 1 represents the lowest level of service and Level 5 the highest, and the difference in service levels could mean thousands of dollars in fees. While hospitals establish their own procedures for deeming their levels, they are required to, upon your request, to provide you with the explanation as to how your level was determined. Obtaining a copy of your physician notes is one way to help you understand how your level was determined.

Submit an Appeal

If you are unable to resolve your billing concern with the billing department, call the telephone number on the bill and ask to “appeal the bill”. Ask the representative what you need to do in order to submit the appeal.

Contact Your Insurance Company

If your provider does not address your concerns, contact your health insurance company and let them know. If you suspect fraud, you will need to explain to your insurance company why, i.e. being billed for a service which was not administered.

Contact the Medical Authorities for Your Jurisdiction

California Department of Health Care Services

<https://www.dhcs.ca.gov/Pages/default.aspx>

California Department of Public Health

<https://www.cdph.ca.gov/>

California Legislators and State Senators

State Capitol

1303 10th Street, Room 5061

Sacramento, CA 95814

Phone: 916-651-4002

Contact Your Local Board of Supervisors

The Board of Supervisors are the governing body for the County of Del Norte and certain special districts. The Board enacts ordinances and resolutions, adopts the annual budget, approves contracts, appropriates funds, appoints certain County officers and members of various boards and commissions. You can access to the Board of Supervisors and express your concerns by contacting them [via phone or email](#). You can also attend a [meeting](#) and state your concerns via a public comment.

Contact Your Local Healthcare District

If you have already contacted your provider and still are not satisfied, you can [contact the Del Norte Healthcare District](#) which works in collaboration with other hospitals, clinics, and healthcare providers. It is the intent of the board to maximize its impact on health by building relationships to make the quality and cost of healthcare publicly transparent, honest, and responsive.

Sincerely,

Del Norte Healthcare District Board of Directors

Kevin Caldwell, M.D.

Michael Young

Elizabeth Austen

Tonya Pearcey, R.N.

Juan Santillan

Source:

https://khn.org/news/article/diagnosis-debt-investigation-faces-of-medical-debt/?utm_campaign=KHN%20-%20Weekly%20Edition&utm_medium=email&_hsmi=216874766&_hsenc=p2ANqtz--QvdGZg9TZpMd1qh5DcU-7BQ12rfi0WD9JfXC6Yt351TxGF16nWOtaisKKOaG6ht66NlmlE3VQqyvQ4yYD5P7ip6hOg&utm_content=216874766&utm_source=hs_email
