



When Having Insurance Costs You a Bundle

Dani Yuengling was 35 when she felt a lump in her right breast. After a mammogram confirmed the lump needed further investigation, Yuengling scheduled herself for a biopsy.

Yuengling needed to know how much the biopsy would cost as she has an annual deductible of \$6,000. She wasn't even close to hitting this amount but she knew she needed the biopsy.

The hospital would not give Yuengling a price. Instead they told her that the providers would not know what type of needle they needed until the procedure was underway - and that this would impact the price. Yuengling went to her hospital's online "Patient Payment Estimator" which showed she would owe approximately \$1,400 for the procedure. "That's fine. No big deal," she thought, and was confident it would be even cheaper than that because she had insurance.

Later the bill came: \$17,979. Yuengling was then billed \$5,169.67, the balance of her deductible. Yuengling requested on multiple occasions to speak to the hospital's patient advocate and even tried disputing the charges but ended up deciding to charge the full amount to her credit card because she just wanted the whole thing to go away.

"I could not sleep. It was driving me crazy. I was having migraines. I was sick to my stomach," Yuengling said. "I hate having debt. I didn't want to think about it. Obviously, that didn't work because I'm still thinking about it." Yuengling finally said, "I don't know why I actually expected a different outcome."

Has this happened to you?

Insured patients should reach out to their health plan for a good-faith estimate before any procedure. Under the No Surprises Act, health plans must give members an idea of their total out-of-pocket costs upon request. Ask for an "Advanced Explanation of Benefits," said Sabrina Corlette, a research professor at the Georgetown University McCourt School of Public Policy, however she points out this part of the law isn't being enforced yet.

The No Surprises Act also allows patients [to file complaints](#) with the federal government regarding their medical bills - regardless of whether or not they carry health insurance.

How to Appeal a Medical Bill

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. Follow [these tips](#) to appeal your medical bill.

Sincerely,

Del Norte Healthcare District Board of Directors
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Michael Young
Elizabeth Austen
Tonya Pearcey, R.N.
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Sources:

https://khn.org/news/article/bill-of-the-month-breast-biopsy-with-insurance/?utm_campaign=KHN%20-%20Weekly%20Edition&utm_medium=email&_hsmi=224096796&_hsenc=p2ANqtz-_X0WYm8f1CWNWkd9jtUUP5h79Pkg-DmdqJ7n0qWnAKWmFBoDu2fd3tU1ytcfu-M45Ly005qKQzI6BsMF6c5Bzkz_uXDQ&utm_content=224096796&utm_source=hs_email
<https://delnortehealthcare.com/appealing-a-medical-bill>



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