

How to Negotiate Medical Bills

Getting a doctor, hospital or other medical provider to discount or write down a bill, or to offer a payment plan, may not be as difficult as you think. Binc offers the following steps you can take to help improve the odds for a positive outcome.

Always keep meticulous records of each contact. For every call: the name of the representative you spoke with, the date of the conversation, what agreement was made, always get a direct call back number for that person.

BEFORE medical services have been provided - steps to take

1. Contact the billing office of the provider
2. Explain your financial situation (*be honest and realistic about what you can afford to pay*)
3. Ask about all assistance options available
 - a. Write-offs (the vendor reduces the bill to \$0)
 - b. Discounts (20% is common, but you can ask for more)
 - c. Payment plans (be realistic about what you can afford monthly)
4. Under the Affordable Care Act, non-profit hospitals are required to offer patient assistance programs

AFTER medical services have been provided - steps to take

5. Request an itemized bill
6. Make sure all the bills are accounted for before beginning the negotiation process.
7. When speaking with the billing department, ask that your bill be “**put on hold from collections**” and that your account status be updated to “**pending**”.
8. Ask about any Hardship Program this is available
 - a. Apply first before paying – do it soon – sometimes there is a 90 day limit
 - b. Under the Affordable Care Act, non-profit hospitals are required to offer patient assistance programs

The Negotiation Process

1. Review the itemized bill
 - a. If you're discharged in the morning (as most patients are), protest if you're socked with a full daily-room rate for the date you left the hospital.
 - b. Dispute any additional fees on the bill for routine supplies, like gowns, gloves or sheets. These items should be factored into the hospital daily-room charge, because they are “considered the cost of doing business.”
2. Lump Sum Discount
 - a. The original provider *may* discount services
 - b. A discount is more likely with a collection service or vendor who has purchased the debt
 - c. 20% discount is common

3. Show evidence of cheaper service
 - a. [Healthcare Bluebook](#) to compare with national averages
 - b. Check the Medicare price at www.cms.gov.
 - c. <http://clearhealthcosts.com/useful-links/#US-Government-price-lists>
 - d. <http://fairhealthconsumer.org/>
4. Ask about a payment plan
 - a. Decide how much you can afford to pay monthly?
 - b. Request no interest or very low interest be charged
 - c. *Get details of the payment plan in writing*
 - d. Once a plan has been agreed upon, keep current on your payments. If you fall behind, the agreement may be voided.

If you need further assistance, please call 866-733-9064 or email help@bincfoundation.org