

10 BILLING SECRETS

HOSPITALS AND INSURANCE COMPANIES *DON'T WANT YOU TO KNOW*



1 Spend some time on the phone and save \$\$ thousands

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2 You have the right to know in advance what you will owe



3 Close review of coverage can maximize your health insurance benefits

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4 Confirm your insurance information across the board for greater transparency



5 Ask every provider for a "pay now discount" or a payment plan

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6 File an appeal with your insurance company if any billing discrepancy persists



7 Ask hospitals about their endowment funds and private charities to lower/forgive bills

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8 Use a patient advocate to help save \$\$ thousands and avoid financial crisis



9 A call to your state and local elected officials can help lower medical costs

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10 Contacting local and national media outlets can help ensure you are treated fairly



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