Got a Medical Bill? Don't Pay Right Away.

Follow these steps before you pay or use credit.

Start here before you pay

1. Review the Bill

- Ask for an itemized bill
- Compare it to your insurer's Explanation of Benefits (EOB)
- Look for:
  - » Charges for services you didn't receive
  - » Duplicate charges
  - » Insurance payment errors
- Don't pay until errors are corrected and the bill matches your EOB.

2. Ask About Financial Help

- Ask about:
  - » Charity care or financial assistance
  - » Self-pay discounts
  - » Interest-free payment plans
  - » Reduced settlement amounts
- You can say: "I can't afford this bill. Do you offer financial assistance?"

3. Try to Reduce What You Owe

- Ask if the bill can be reduced
- Ask if they'll accept a lower payoff amount
- Get any agreement in writing before you pay

4. Set Up a Payment Plan (If Needed)

- Ask about an interest-free plan
- Avoid medical credit cards or financing if possible
- Only agree to payments you can comfortably afford
- If your income changes, ask to adjust your payments

NOTE: Payment plans are not the same as financial assistance.

Still Owe Money? Be Careful How You Pay It.

Medical credit cards are credit, not payment plans.

Avoid high-cost ways to pay medical bills, such as credit cards, medical credit cards, payday loans, and auto title loans. These options can increase costs and make it harder to dispute charges or negotiate the bill later.

With medical credit cards, watch out for:

- Promotional rates that expire
- High interest rates
- Deferred or retroactive interest
- Strict payment deadlines

Before signing up, ask about:

- Charity care or financial assistance
- Self-pay discounts
- Interest-free payment plans
- Reduced settlement amounts

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How to Appeal an Insurance Denial

Don't assume a denial is final. Many denials can be appealed.

1. Review the Denial Notice

- Find out why the claim was denied
- Note appeal deadlines
- Look for errors

2. Gather Your Documents

- EOB, itemized bill, denial letter, medical records

3. Ask Your Provider for Help

- Ask for a letter explaining why treatment was needed
- Ask about billing or coding errors

4. Submit Your Appeal

- Follow your insurer's appeal instructions
- Keep copies of everything
- If denied, you may have the right to another review

If Your Bill Goes to Collections

1. Don't Ignore Notices

- Open and read letters promptly
- If you receive court papers, seek legal help right away

2. Ask for Proof of the Debt

- Ask for proof the debt is yours and the amount is correct
- Compare the amount to your records before paying

3. Try to Reduce What You Owe

- Ask about a lower payoff amount
- Ask about settling for less
- Ask about a payment plan
- Get any agreement in writing before you pay

4. Focus on Newer Collections

- Newer collections affect your credit more than older ones
- Avoid making small payments without a payoff plan. This may restart the clock for legal action.

5. Know Your Rights

- Debt collectors cannot harass, threaten, or mislead you
- Nonprofit hospitals generally must wait 120 days before certain collection actions
- In Texas, collectors generally have 4 years to sue for unpaid debt

Need Help?

Hospital Advocate/Ombudsman Ask your hospital's billing department for their onstaff representative. These staff work often for the hospital, ask questions and seek outside help if something doesn't seem right.

Dollar For (dollarfor.org) Free help applying for charity care

FAIR Health Consumer (fairhealthconsumer.org) Compare medical prices

Call 2-1-1 Find financial coaching and health coverage help

GreenPath Free financial coaching: 877-290-3270 or **greenpath.com/partner/raisetexas**

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