

What To Do If Your Medical Bills Are Too Big

People cannot afford to get sick in America. The cost of medical care has gone through the roof. A simple emergency room visit can run up a bill of \$3,000 to \$10,000. And now millions of workers are out of jobs and have no paychecks and no health insurance. Here is what to do if your medical bills get too big to pay:

1. Confront, don't ignore

Review the bills to see if they are accurate. Often there are lots of billing errors. If you have insurance and your insurance carrier denied your claim, re-submit it. If your claim is denied again, then request an appeal.

2. Ask for a reduction

Write a letter to the hospital's billing department and ask for a reduction in the bill. Don't be afraid to ask for 50% off.

3. Pay weekly or bi-weekly

If you cannot get them to co-operate with a reduction or a payment schedule, then create your own plan and impose it on them. Send a payment every week or every two weeks – even if its only \$5.

4. No plastic please

Do not ever make payment with a credit or debit card. When you pay with plastic, the hospital cannot negotiate with you. Its no longer in their hands.

5. Know your rights if your bill goes to a collection agency

Collection agencies are regulated by certain federal laws that restrict the times that they can call you. Write the collection agency and tell them that you do not wish to be contacted by phone. *The Fair Debt Credit Collection Act*. For more information visit the web site of The Privacy Rights Clearinghouse at www.privacyrights.org/fs/fs27-debtcoll.htm.