

## Negotiating your way through medical bills

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Unless you've been rushed to the hospital in an emergency, the time to start thinking about paying the bill for hospital care comes as soon as your doctor says you need to have a test, procedure or surgery.

"What patients have to pay hospitals is not set in stone," says Mark Rukavina, executive director of the Access Project, a Boston-based health reform advocacy organization. Hospitals do have a master list of charges, based on that hospital's cost of delivering care, but the ultimate bill can be negotiated in a variety of ways.

Here are some tips on managing a hospital bill:

- 1. Talk with your doctor.** Ask whether it's safe to delay the treatment or procedure. A delay, if approved by your doctor, is an especially good idea if you or a spouse is in line for a job that will pay health benefits or if you've maxed out your flexible spending account for the year.
- 2. Compare hospital costs.** Some insurance company Web sites, such as those for Cigna and Health Net, can tell you what many area hospitals charge insurers.  
  
If you have insurance and have to pay a percentage of the bill, finding the least expensive hospital can lower your share. If you don't have insurance, and thus don't have access to an insurer's site, you can get similar data from for-profit companies and use it to negotiate with a hospital. HealthGrades.com charges \$7.95 for reports that give the average cost of what an insurer is charged and what the average charge is from a hospital in a region.
- 3. Get your insurer's OK.** Insured patients, once you've settled on a hospital, contact your insurer to get approval for the care (not doing so could mean the insurer will refuse to pay) and to see what it will cover. Some billing experts recommend having your doctor detail the procedure and any pre- and post-care you may need, in writing, for the insurer. Add a copy of that to the file you should be keeping; having paperwork can help rectify any billing errors that come up later.
- 4. Factor in the hospital deductible.** Hospital stays typically have their own deductible, which could be \$1,000 or higher, separate from the one you pay for outpatient care.

Expect hospitals to ask for the deductible and any other patient share of the bill on or before service. You don't always have to pay the deductible or your share of the hospital bill immediately, but you do have to come up with a plan to pay it off, says Bernadette Lodge-Lemon, head of patient business services at UCLA.

Cautions Rukavina: "Try to avoid using a credit card to pay a hospital bill, unless you're sure you'll be able to pay it off in full by the due date." Letting the credit card bill go past one cycle adds interest fees and could increase your interest rate. A better idea is to ask the hospital for a no-interest rate payment plan.

If you can't foot your share of the bill, hospitals might be able to discount your deductible, co-pay or co-insurance if you qualify under its financial screening process.

**5. Check out possible assistance.** If you're not insured, meet with a financial counselor at the hospital as soon as possible. Charity care, discounts and government programs may be able to help. Some hospitals even offer discounts to uninsured and insured patients with incomes higher than 350 percent of the federal poverty level, so do ask.

**6. Get an itemized statement.** Insured patients will typically get a summarized billing statement; the insurer gets more specific cost information. Request an itemized bill. More than 50 percent of hospital bills reviewed by his company has errors in them, says Jason Beans, head of Rising Medical Solutions, a patient billing consulting firm in Chicago. Errors can include errant decimal points, charges for procedures not done, even care on days you weren't in the hospital.

**7. Is a hospital trip necessary?** Consider having some tests and procedures, such as colonoscopies, MRIs and CT scans, done in independent centers, which can save hundreds of dollars.

**8. Don't ignore it.** Ignoring that bill will result in it being turned over to a collection agency. "Pay your bills, even if you can only afford to pay a little at a time," says Rukavina.

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