



Healthcare Maze Navigation Tips

- Understand your health insurance coverage before you use it – know your deductibles, co-pays and yearly out-of-pocket maximums.
- “In Network” and “Out-of-Network” provider lists can change from year to year, without notice. When your doctor’s office asks you to update your information each year, take the opportunity to make sure they still participate in your health insurance provider network, especially if your insurance coverage has changed.
- “Coordination of Benefits” can delay and confuse health insurance payments. If you have more than one health insurance policy (or Medicare and a supplement), know which policy is “primary” and give that information to your doctor.
- Don’t let medical bills and insurance “Explanation of Benefits” (EOBs) pile up – take the time to match them up and check for unexpected denials or mistakes.
- Unpaid medical bills (even those you thought should have been paid by your insurance) can show up on a credit report – check your credit report at least once a year.
- 80% of medical bills contain mistakes – when you have a large hospital bill, you are entitled to the detailed and itemized bill, showing every charge – ask for it.
- Insurance or no insurance, healthcare is expensive. Make the most of your doctor visits. Write down your questions and concerns before you go (and make an extra copy). Hand the list to the doctor and don’t leave until all your questions have been addressed to your satisfaction.
- If you don’t have health insurance, many providers offer a “self-pay” discount – but you probably have to ask for it.
- If you think a medical bill is wrong or your insurance has been processed incorrectly, trust your instincts and “Don’t Check Your Common Sense at the Door.”
- When problems with medical bills and insurance claims seem unsolvable, or there’s just too much paperwork to keep track of, contact a Medical Billing Advocate for help.

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