



## Save Money by Avoiding Insurance and Billing Errors

February 8, 2012 by *Patrick A. Malone*

As health-care expert Lisa Zamosky points out on [WebMD](#), you might not be able to control medical costs, but scrutiny of your medical bills can help you save money. The key, she says, is knowing when and how to take action.

Here are four things to watch.

**1. Always review your medical bills.** They're notoriously riddled with errors. Be mindful of even minor charges, especially when it comes to hospital care. For example, one person reported that her grandfather was alone in the ICU and intubated (had a breathing tube and was unable to speak) when he was billed for making phone calls at 4 in the morning.

Make sure you're billed only for the days you were in the hospital, and that there are no duplicate charges for things such as doctor visits and tests and medicine you didn't receive. If you find errors or discrepancies, immediately contact your doctor's office manager or billing department, or the hospital where you received care.

**2. Confirm that your insurer paid the provider(s).** If doctors or hospitals fail to bill the insurance company, if they do so improperly and/or you have more than one type of insurance, confusion can reign. Before paying anyone, find out if your providers have billed the proper insurance company for the procedure you received, then determine whom and how much the insurer(s) paid.

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**3. Don't accept an insurance company's denial of coverage without a fight.** "No" doesn't always mean "no"; sometimes it means "How willing are you to fight?" Thanks to the national health care reform of 2010, everyone has the legal right to appeal coverage denials. If the insurance company rules against you, it must explain why and provide information about how to obtain an independent review of your case. This right does not apply to grandfathered health insurance plans, which are explained [here](#).

There's evidence that appeals work: The Government Accountability Office (GAO) found that nearly 6 in 10 health insurance appeals were decided in favor of the patient. About 4 in 10 independently reviewed appeals were reversed in the patient's favor.

**4. Negotiate.** Most people are uncomfortable haggling over prices, whether it's for heirloom tomatoes at the farmers' market or health services from your doctor. But prices for medical care are not rigid. If you need a break, if you believe the cost is too high and especially if you have a high deductible or lack insurance altogether, seek financial relief directly from the source. Your case is stronger if you research in advance fair prices for the relevant medical service in your area. Many health insurers have website pricing features. The [Healthcare Blue Book](#) is another pricing resource.

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