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Know Your Benefits

How to Spot Errors on Your Medical Bill

Did you know that roughly 80% of medical bills contain at least one error, according to Forbes? With high patient influxes and various medical codes, it's easy for billing mistakes to happen. This is one of the reasons it's crucial to look over your bill thoroughly when it gets sent your way.

Checking your medical bills is easier than you may think. Not only is it relatively simple, but it can potentially save you a substantial amount of money in the long run. Consider these tips for spotting errors on your medical bill.

Request an Itemized Bill
The bill you receive in the mail from your doctor is typically just a summary, meaning you won't be able to see what each charge was for and how much. An itemized bill allows you to see specific medical codes showing what the charges apply to. You can request an itemized bill through your billing office.

Review Your Itemized Bill
Reviewing your itemized bill allows you to confirm each charge you're paying for is a service you received. While reviewing your itemized bill, you can also look up any medical codes you're unsure of.

Verify Dates of Service
Once you've reviewed your itemized bill, it's time to start checking for the small details. Ensure all personal information, such as date of birth and insurance information, is correct. Double-check your dates of service. Although the date of service was performed or given seems small, this detail can impact how your insurance coverage assists your payments or how much of your bill counts towards your deductible.

Compare the Explanation of Benefits (EOB) to the Bill
Every bill you receive should come with an EOB summary from your insurance provider. An EOB shows how much of each charge on your medical bill was covered by your insurer versus how much you owe on each charge. Make sure you don't see

any mistakes. If you have questions about your EOB, reach out to your provider.

Check for Upcoding
Upcoding is when there is a charge for a more expensive service than you received. If the charge seems too high or slightly out of the ordinary, mark it as a potential error. Upcoding is one of the more difficult errors to spot but can be one of the most costly mistakes to check for.

Be Sure There Aren't Any Canceled Services
It's not uncommon for there to be an inaccurate charge on your bill when a doctor cancels a particular lab or service. Doctor's offices are busy, and sometimes a service that has been canceled is still accidentally billed to patients. If you're looking through your bill and you see a charge you're not sure you received a service for, reach out to your provider to confirm.

Call the Billing Office
Billing representatives are there to answer questions you have about your medical bill. Once you've reviewed your bills and flagged any issues, it can be beneficial to set aside time to talk with a representative to be sure your bill is accurate.

Errors on your medical bills are common, but that doesn't mean you can't spot them to help save yourself money. Take charge of your health care dollars by reviewing your medical bills to spot any mistakes. If you have more questions about how to spot errors on your medical bill, please reach out today.