

My Hospital Bill Audit Checklist

Use this guide *before* you pay any hospital bill.

Phase 1: Get Your Documents

- () **1. Get the Itemized Bill:** Call the hospital (the number is on the summary bill) and say: "I need a fully itemized bill with all CPT codes for [Patient Name] for service dates [Dates]." They must provide this. () **2. Get Your EOB:** Log in to your insurance portal and find the matching "Explanation of Benefits" (EOB). This is *not* a bill, but it shows what your insurer agreed to pay. () **3. Grab Your Calendar/Notes:** Open your calendar to the dates you were treated.

Phase 2: The EOB vs. Itemized Bill Review

Compare the two documents side-by-side.

- () **Check Personal Details:** Is your name (spelled correctly), policy number, and address 100% correct? (A typo can cause a denial). (F) **Check Dates of Service:** Do the dates on the bill match the dates you were actually in the hospital? (Check for charges on dates *after* you were discharged). () **Match Charges:** Does every line item on the bill appear on the EOB? () **Spot "Patient Responsibility":** Find the "Patient Responsibility" or "Amount You Owe" on the EOB. Does this amount match the "Balance Due" on the hospital bill? () **IF NO:** Call the hospital. They may have billed you before the insurance adjustment was applied.

Phase 3: Common Red Flags (Scan the Itemized Bill)

- () **Duplicate Charges:** Are you charged for the same service (same code) multiple times on the same day? () **"Ghost" Services:** Are there charges for services you know you didn't receive? (e.g., medication you refused, a test that was canceled). () **Canceled Procedures:** Were you charged for a procedure that was scheduled but never performed? () **Room Fees:** If you were in a semi-private (shared) room, were you charged for a "Private Room" (a much higher fee)? () **Out-of-Place Charges:** Are there charges from a department you never visited? (e.g., a "Newborn" charge for an adult male). () **Absurd Supply Costs:** Check "Medical Supplies" (Revenue Code 0270). Are you charged \$50 for a single Tylenol or \$100 for a pair of non-sterile gloves? (These are often negotiable).

Phase 4: Take Action (Your Phone Script)

- () **Prepare Your Call:** * Have your bill, EOB, and a notebook ready. * Write down your specific questions (e.g., "Line item 12, CPT code 99285. Can you confirm this service was performed?").

- () **Make the Call:** * "Hello, I am calling about my account number [Your Account #]." * "I have my itemized bill and EOB, and I have some **hospital bill questions**." * Ask for the representative's name and a call reference number. * Politely state your specific disputes (e.g., "I believe I was charged twice for [service] on [date].").

() **If You Can't Pay the (Corrected) Bill:** * **Do not use a credit card.** * Ask: "Can I set up an interest-free payment plan?" * Ask: "What is the process to apply for your **financial assistance hospital** program or 'Charity Care'?"

Remember: You have the right to an accurate bill. Do not pay until you are confident it is correct.