

# NEGOTIATING MEDICAL BILLS

BEFORE THEY GO INTO COLLECTIONS



## STEP 1: MEDICAL BILL

Obtain a copy of your itemized medical bill

## STEP 2: RESEARCH & CALL

Use the following website to search and compare Medical, Hospital or Dental costs.

Contact your medical provider



## STEP 3: ASK

Ask if the following plans are available:

- Waivers
- Discounts
- Relief

Example: Financial Hardship

## STEP 4: PAYMENT

If paying in full, request some of the above "plans" to be waived to reduce the payoff amount

OR

Request an interest-free payment plan.  
Negotiate a monthly payment that is affordable to you.



SOURCE: [WWW.FAIRHEALTHCONSUMER.ORG](http://WWW.FAIRHEALTHCONSUMER.ORG)