

For more advice on how to navigate our broken healthcare system, read *An American Sickness*

TEMPLATES FOR PROTEST LETTERS

To Tackle a Surprise Out-of-Network Bill

Dear Sirs:

The bills enclosed were for out-of-network services performed on _____ during my admission to _____ Medical Center, a hospital that is in my insurance network. I went to _____ Medical Center precisely because it was in my network. I was not informed of these providers' out-of-network status and did not consent to being treated by any out-of-network providers. Since I did not give informed consent for treatment beyond the terms and network of my insurance policy, I suggest you contact my insurer to work out payment; I will pay only that portion of the bill that I would have paid for in-network services.

Please stop this effort to collect a bill I do not owe for a service I was never informed would be out-of-network. If I get another notice, I will report this collection effort to the _____ State Department of Insurance and _____ State Department of Consumer Affairs.

Sincerely,

To Obtain Medical Records and Itemized Bills

Dear Sirs:

I have now requested my medical records/itemized bill _____ times and have yet to receive the material. It is my right to receive these records in any form I request under the Health Insurance Portability and Accountability Act within thirty days and for a reasonable handling and processing fee. If this material is not quickly forthcoming, I will file a complaint with the federal Health and Human Services' Office for Civil Rights, which prosecutes HIPPA violations.

Sincerely,

To Challenge Outrageous Charges/Billing Errors

Dear Sirs:

I'm writing to protest what I regard as excessive charges for my operation/hospitalization/procedure at your medical facility. The operation/hospitalization/procedure was billed to my insurer/me at \$_____. This total included several itemized charges that were well above norms for our nation and our region, such as a \$_____ charge for _____ and a \$_____ charge for _____. The Healthcare Bluebook says a "fair price" is \$_____ and \$_____. Likewise, my bill includes entries for treatments I simply did not receive, such as \$_____ for _____ and \$_____ for _____. Before sending in any payment, I'm requesting that your billing and coding department review my chart to revise the charges, or explain to me the size and the nature of such entries.

I have been a loyal customer of your hospital for many years and have been happy with my excellent medical care. But if these billing issues are not resolved, I feel compelled to report them to the state attorneys general/consumer protection agency, to investigate fraudulent or abusive billing practices.

Sincerely,

