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Health Costs / *By Kaja Whitehouse*

How to Fight Overcharges

When Lucille Lieberman's husband, suffered a stroke a few years ago, the challenge of caring for him soon was complicated by a related problem: a slew of disturbingly large and seemingly inaccurate medical bills. "I remember one was just under \$10,000...and one was for 6,000 or \$7,000," says the now-widowed 83-year-old.

The bills were all for services she believed should have been covered by insurance. And the mere thought of a fight over the issue was "emotionally draining," says the Westport, CT., resident.

Few people know where to turn when they suspect errors in their medical bills. Yet there are numerous resources—from employers to advocates-for-hire—who can help people decode their bills and dispute mistakes.

Call Insurer First

If you suspect a problem, you should start by calling your insurance provider. Most basic problems will be resolved that way, says Michelle Olef, head of the health-care advocacy services provided by Hewitt Associates inc., a benefits consulting firm in Lincolnshire, Ill.

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When it seems the insurer isn't on your side, however, there are other approaches to try. Consider contacting the doctor, hospital or other medical provider. Often, billing errors are the result of inaccurate coding by a hospital or doctor's office.

If your insurance is provided by an employer, you might also talk to someone in your company's human resources department. There's no guarantee that your employer will help you, says Ms. Olef. Some employers consider it their duty to help workers sort out issues with their health coverage, but others see no reason to get involved, she says.

Increasingly, people who suspect errors in their medical bills are also able to turn to so-called health-care advocates—people whose role is to analyze medical bills and dispute claims. Employers, for example, are increasingly offering health-care advocacy services as an employee benefit rather than dealing with employees' questions themselves. One reason: Employees tend to feel nervous about sharing

their medical data with their employers.

Workers with this benefit usually have access to a call center they can contact with questions or problems related to their coverage, including billing. The services generally are paid for by the employer, says Abbie Leibowitz, co-founder of Health Advocate, Inc. of Plymouth Meeting, Pa.

Consider Hiring Advocate

If your employer doesn't offer advocacy services as an employee benefit, you can hire your own advocate. Ms. Lieberman sought the assistance of Healthcare Navigation of Fairfield, CT., to resolve her billing dilemma. The firm says it recouped around \$5,500 and charged around \$1,500. Advocacy firms that work with individuals usually charge between \$50 and \$250 an hour.

To find a personal advocate, you may want to visit the Alliance of Claims Assistance Professionals Web site:

www.claims.org.

You could also look for a non-profit organization to help you.

Betty and Larry Noel of Forest, Va., turned to Patient Advocate Foundation of Newport News, Va., which helps people with chronic, life-threatening or debilitating diseases. The organization quickly helped the couple gain approval for some of Betty's cancer treatments that the insurance provider had previously said were not covered, vastly lowering their bills. (To contact the foundation, call 800-532-5274 or send an email to help@patientadvocate.org.)

Now the nonprofit is helping the couple ensure their revised bills are accurate. There's a problem when ordinary people can't read their own bills, says Mr. Noel, 58 years old. "If you go to the grocery store," you get a simple receipt, "but a hospital spends \$40,000 and they send you back a bill that takes a lawyer to figure it out."