

Medical Bill Error Checklist

Check every bill before you pay a single dollar • FightMedBills.com

STEP 1 — Get the Right Documents

- Request a complete itemized bill from the provider

Ask for all CPT codes and diagnosis codes. You are legally entitled to this.

- Download your Explanation of Benefits (EOB) from your insurer

Log in to your insurance portal → Claims section.

- Note the date of service, provider name, and account number

You'll need these for every phone call.

- Write down who you spoke with and the date of each call

STEP 2 — Compare Bill vs. EOB Side by Side

- Does the total billed match between the itemized bill and EOB?

- Does the date of service match on both documents?

- Does the provider name and NPI number match?

- Are the diagnosis codes (ICD codes) correct for your visit?

- Are the procedure codes (CPT codes) accurate?

STEP 3 — Check for Common Billing Errors

- Duplicate charges — same service billed more than once

Look for identical line items or CPT codes appearing twice.

- Upcoding — billed for a more complex/expensive service than received

E.g., billed for a 'complex' visit when it was routine.

- Unbundling — related services split into separate charges

Procedures normally billed together shouldn't be split to inflate cost.

- Services you did not receive

Go line by line. If you don't recognize it, question it.

- Incorrect number of days (for hospital stays)

Count the actual nights you were admitted.

- Wrong patient information (DOB, insurance ID, address)

Admin errors can cause claims to be misprocessed.

- Charges for canceled or incomplete procedures

STEP 4 — Dispute Errors & Protect Yourself

■ Contact your insurance company first — file a formal dispute

Use the member services number on the back of your insurance card.

■ Call the provider billing department — reference exact line items

Ask them to explain any charge you don't recognize.

■ Request the account be marked 'under dispute' with extended due date

Do not let the bill go to collections while disputing.

■ Follow up every call in writing (email or letter)

Create a paper trail with dates, names, and what was agreed.

■ Request a corrected bill in writing if errors are confirmed

Free Resources if You Need Help

- **Dollar For** (dollarfor.org) — Help applying for hospital charity care programs
- **Goodbill** (goodbill.com) — Professional bill negotiation, contingency basis
- **Patient Advocate Foundation** (patientadvocate.org) — Free case management
- **CMS.gov** — Know your federal patient billing rights