

TIPS TO REDUCE THE FINANCIAL IMPACT OF COVID-19 MEDICAL BILLS IF YOU'RE UNINSURED

If you require treatment for coronavirus, you may be concerned about what to do if you receive a COVID-19 medical bill – especially if you don't have health insurance. If you have lost your health insurance due to COVID-19 unemployment or you did not have health insurance previously, there are still several ways you can reduce the impact of a high COVID-19 medical bill.

1 LOOK OUT FOR CODING AND BILLING ERRORS

There is a great deal of confusion about how COVID-19 claims should be coded, billed, and processed – this means that countless bills could contain errors and mistakes which might result in significant costs to you.

Regardless of whether you are a self-pay patient or insured, you should never ignore a medical bill. Especially now, it's important to carefully review any COVID-19 medical bill you receive to determine whether it is correct before you make any payments.

If you are uninsured, the bill you receive will typically reflect what is called chargemaster prices. These are the standard fees billed to insurance companies that don't include any reductions for contracted allowances.

Most facilities and other providers recognize that it is not reasonable to expect a self-pay patient to be able to afford their standard fees as these fees are higher than their accepted insurance reimbursements. While their initial bills might include a discount for an uninsured patient, it is often necessary to fight for a more palatable reduction.

2 ASK FOR A REDUCTION IN YOUR COVID-19 MEDICAL BILL

If you don't have health insurance, you should contact the billing provider to find out if there are any COVID-19 medical bill financial assistance programs available. Regardless of your income level, it is worth inquiring to see if you qualify – many facilities are relaxing their requirements due to the pandemic. Financial assistance programs may help you get a reduction for a COVID-19 medical bill of up to 70-80% of the total cost.

3 FIND OUT IF YOU QUALIFY FOR COVID-19 MEDICAL BILL FINANCIAL ASSISTANCE

If you are recently unemployed due to COVID-19 and your health insurance benefits were terminated, you may be able to keep your plan through COBRA. However, if your employer closed its doors permanently, or COBRA is cost-prohibitive, you may enroll for health insurance through your state's exchange (Health Insurance Marketplace). Although the exchange plans won't cover you retroactively, there is open enrollment for a limited time as a result of the pandemic.

4 OBTAIN HEALTH INSURANCE THROUGH COBRA OR A STATE EXCHANGE

5 ENROLL FOR MEDICAID AT THE HOSPITAL

Depending on your income level, you may be eligible to enroll for Medicaid. You should speak to a social worker at the hospital to determine your eligibility. Medicaid may cover services retroactively.

If no other options are available to you, getting a reduction for a COVID-19 medical bill may come down to negotiation. Negotiating a COVID-19 medical bill requires an understanding of the complexities of the medical billing process and knowing how to speak the highly technical medical billing language. The larger the bill, the more you may need help from a medical bill advocate who can effectively negotiate to ensure that you receive the maximum reduction possible.

6 NEGOTIATE YOUR COVID-19 MEDICAL BILL

HOW SYSTEMEDIC CAN HELP WITH YOUR COVID-19 MEDICAL BILL DISPUTE

Disputing a high or surprise COVID-19 medical bill can be a complex process. Systemedic has been providing help with medical bills for over 30 years and knows what it takes to negotiate even the most complicated medical bills quickly and effectively.

Offering a fee-based service for those looking to dispute their medical bills, our medical bill dispute advocates are skilled in navigating the insurance maze and will not take "no" for an answer. To get started with resolving your COVID-19 medical bill dispute.

Take advantage of our expertise in navigating the claims processing maze to uncover errors and overcharges that translate into savings for you.

CONTACT US FOR A FREE MEDICAL BILL CONSULTATION

845-639-0007

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