


## Templates for Those with Insurance

### 2. Reviewing Medical Bills

Use this template to check your collected medical bills in depth as well as follow through the steps that could help you reduce the cost of your healthcare bill.

<p><i>Work left to right</i></p> 	<p><i>Do you have an explanation of benefits (EOB) from your insurance that relates to this bill?</i></p>	<p><i>Did you request an itemized bill?</i></p>	<p><i>Did you review charges?</i></p>	<p><i>Did you find any errors/issues or charges you are unsure about?</i></p>	<p><i>Do you need to appeal any charges?</i></p>	<p><i>Outcome of Appeal</i></p>
<p><i>Row numbers below are from your #1 tracking template</i></p>	<p><b>YES:</b> What did they state they covered?</p>	<p><b>YES:</b> What date did you submit the request?</p>	<p><b>YES:</b> Move to next step</p>	<p><b>YES:</b> Note down as much as you can on those charges here.</p>	<p><b>YES:</b> Contact billing, note down the date you made contact, name and number of who you submitted an appeal for corrections.</p>	<p>Note who you contacted in billing, the date, name and number as well as the outcome.</p>
	<p><b>NO:</b> Reach out to insurance and ask for EOB. Note when you reached out and when they say you will get EOB.</p>	<p><b>NO:</b> Reach out and ask for an itemized bill from the healthcare provider or facility.</p>	<p><b>NO:</b> Be sure to check dates of care, description, and other details for any errors.</p>	<p><b>NO:</b> Move to the next step.</p>	<p>Put follow-up dates on your calendar.</p>	
<p>1.</p>						

2.						
3.						
4.						
5.						