

## 8 Steps To Negotiate Your Medical Debt

The steps below are guidance for instances when you have obtained a bill and are currently working with the healthcare provider or hospital to pay charges.

- 1 Check and confirm your insurance coverage
- 2 Review your itemized bill — if you don't have one, request one!
- 3 Calmly contact the billing department and document everything
- 4 Bring to attention any billing errors and ask for bill to be held until corrected
- 5 Correct bill? Check to see if you are eligible for financial assistance!
- 6 Ask for discount if bill is paid in a lump sum and ensure agreement is in writing
- 7 Unable to pay a lump sum? Ask for a reasonable payment plan!
- 8 Reach out to local social services for financial assistance if needed

*Information shared does not represent legal representation or legal advice. The Institute cannot offer legal advice and is not a legal advocate.*

**Do you want more information & guidance?**

Check Out Our Know Your Rights and Medical Debt Training Page  
[institute.incap.org/medical-debt-know-your-rights](https://institute.incap.org/medical-debt-know-your-rights)

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