How to Avoid Surprise Medical Bills

It can be a shock to receive an unexpected medical bill for treatment that you thought your health plan covered.

Many coverage denials can be avoided by following these four key steps.
Questions about a denied claim?

Your Personal Health Advocate can help you sort it out to get the bill reprocessed for payment. We can:

- **Look for duplicate billing.** For example, a medication may have been billed when it was prescribed and then again when it was administered.
- **Check for incorrect coding.** The treatment or procedure code may not match the diagnosis code.
- **Address lack of preauthorization.** If your doctor ordered an MRI, for example, we can work with him or her to obtain the proper authorization to get the claim paid.
- **Obtain proper documentation.** Some bills are denied because the insurance deemed them not medically necessary. We can work with the doctor to get any required paperwork that may be needed.
- **Review for data entry errors.** We’ll check that your current health policy was entered correctly and look for typos.

Remember… your Personal Health Advocate can help you understand your coverage, obtain pre-approvals, handle denied claims and assist with a variety of healthcare and insurance-related issues. Eligible employees, their spouses, dependent children, parents and parents-in-law can use the benefit.