Before you pay a medical bill

8 checks for patients, families and the people who help them. General information, not legal advice. Last checked November 15, 2026.

1 Don't ignore it. Ask for a hold while you check.

An unpaid bill can lead to late fees, collections, a lawsuit or wage garnishment.[1] Call or write to the billing office. Say you're checking the bill and ask them to hold the account until you have answers. Write down who agreed, and when.

2 Get the itemized bill

Ask for every line: date, code, description and charge. If Medicare paid for the care, you have a federal right to an itemized statement. Ask in writing, and the provider must send it within 30 days.[2] Under HIPAA you can also get copies of your billing records.[3] Some states, such as Florida, require hospitals to give an itemized bill on request.[4] Free request letter: **bill-check.app/request-itemized**

3 Compare it with your insurance paperwork

Your insurer sends an EOB (explanation of benefits). It isn't a bill. The bill shouldn't be higher than the EOB's patient balance; if it is, ask the provider why.[5] With Original Medicare, use the Medicare Summary Notice. It shows the most you may owe each provider.[6] Medicare Advantage plans send an EOB instead.[7] If your plan denied a claim, you can appeal.[1]

4 Surprise out-of-network bill?

With most private insurance, the No Surprises Act covers emergency care, care tied to a visit at an in-network hospital or surgery center, and air ambulances.[8] In those cases you're generally protected from out-of-network charges.[9] Ground ambulances generally aren't covered. Medicare, Medicaid, TRICARE and VA care have their own protections.[8] No Surprises Help Desk: **1-800-985-3059**.[10]

Paid without insurance? If the bill is at least $400 more than your good faith estimate, you may be able to dispute it. Start within 120 days of the bill. There's a $25 fee.[11]

5 Nonprofit hospital? Ask for financial assistance

Nonprofit hospitals must have a financial assistance policy (often called charity care) and give you the policy and application free.[12] You can apply for at least 240 days after the first bill sent after discharge. The hospital generally can't sue, place a lien or garnish wages for 120 days, and must pause those steps once you send a complete application.[13] Dollar For, an independent nonprofit, helps people apply for free.[14]

6 Helping with a parent's bill?

HIPAA lets a provider talk with family who help with care or payment, unless the patient objects.[15] If billing still wants written permission, ask for its authorization form, have your parent sign it and keep a copy. If you hold a health care power of attorney, you're generally treated as your parent's personal representative.[16] Keep a log of every call: date, name, what they said.

7 Free help

- **SHIP**: free, unbiased Medicare counseling. shiphelp.org, 877-839-2675.[17,18]
- **Your state's Consumer Assistance Program**, where one exists: help with health insurance problems. The state map is on cms.gov.[19]
- **Patient Advocate Foundation**: free case management for people with a chronic, life-threatening or debilitating illness. 800-532-5274.[20]
- **Dollar For**: dollarfor.org, for hospital financial assistance (see 5).

8 Court papers or garnishment? Get legal help now

Respond by the deadline in the court papers, yourself or through a lawyer. If you don't, the court can enter a default judgment, which can lead to wage garnishment or a frozen bank account. Free legal aid may be available near you.[21] Find it at lawhelp.org.[22] A dispute letter is not a response to a lawsuit.

Sources **1** CFPB, What should I do if I can't pay a medical bill? (consumerfinance.gov) **2** 42 U.S.C. 1395b-7 (Medicare itemized statement) (law.cornell.edu) **3** HHS, Your medical records (HIPAA access to medical and billing records) (hhs.gov) **4** Florida Statutes 395.301 (itemized bill on request) (flsenate.gov) **5** CMS, How to read an explanation of benefits (cms.gov) **6** Medicare.gov, Medicare Summary Notice (medicare.gov) **7** SHIP Technical Assistance Center, MSNs and EOBs (shiphelp.org) **8** CMS, Know your rights (No Surprises Act) (cms.gov) **9** CMS, Protections if you have health insurance (cms.gov) **10** CMS, Medical bill rights (No Surprises Help Desk) (cms.gov) **11** CMS, Dispute a medical bill (good faith estimate) (cms.gov) **12** IRS, Financial assistance policy, Section 501(r)(4) (irs.gov) **13** IRS, Billing and collections, Section 501(r)(6) (irs.gov) **14** Dollar For (free help applying for hospital financial assistance) (dollarfor.org) **15** HHS, Can my provider share my health information with my family? (hhs.gov) **16** HHS, Personal representatives (hhs.gov) **17** KFF, The role of SHIPs in helping people with Medicare (Sept. 2025) (kff.org) **18** SHIP Technical Assistance Center (shiphelp.org) **19** CMS, Consumer Assistance Programs (state map) (cms.gov) **20** Patient Advocate Foundation, FAQ (patientadvocate.org) **21** CFPB, What should I do if a debt collector sues me? (consumerfinance.gov) **22** LawHelp.org (find free legal aid by state) (lawhelp.org)

Full links: bill-check.app/before-you-pay#sources

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