



# That's How the BILL Bounces!

by Lori Hartwell

 The medical bills that I've received in my lifetime could supply an entire school with a year's worth of paper. They usually arrive when I've just had a medical crisis, so I'm already overwhelmed even before I go to the mailbox. Last February, my Medicare coverage ended because I hit the 3-year mark for my kidney transplant. I'm grateful to have private insurance as well and was lucky enough to have had both when I had to start back on dialysis in 2010. Because of special legislation enacted in the early 1970s, most people with a diagnosis of end-stage renal disease qualify for Medicare. (People who have liver failure aren't eligible for this entitlement program.) Without both plans, I'm sure that my share of the costs—the amount I have to pay out of my own pocket for deductibles, coinsurance, and copayments for doctor visits and medications—would have been pretty steep. Health care costs are rising across the board, and it's evident that our share of these costs is increasing too. I've learned a few tips over the years to help me understand before a planned visit or procedure what I have to pay and to make sure that I'm being billed correctly. A few years ago, I was in the hospital with a serious health issue and was not very with it. Sleep

was my top priority. A couple of months later, I received a bill from a specialist who saw me during my stay. The bill for this mysterious encounter was \$1,406! I called the doctor's office and got little help and no sympathy at all from the billing staff. I called my insurance company, and they handled it for me after a couple of attempts to reach the right person. Whew! Last year I was sent to a new place for rehabilitation, and lo and behold, I learned that they were charging me for all kinds of services that I didn't receive. They weren't very happy when I brought it to their attention either. (Note to self: Need to find a new place!)

## Here are a few tips to help you save money on your share of medical costs:

 **Check** with the pharmaceutical company if you have trouble paying for a brand-name medication. Many of them have assistance programs and you might qualify for help.

**Reduce** the duplication of tests. If you see multiple doctors, try to coordinate blood tests or bring the last report with you. The same goes for scans and x-rays.

**Check** whether the hospital or doctor you're using is in your insurer's network before you get any planned treatment.

**Always** review your bills and don't be afraid to ask for an itemized bill to make sure you aren't being billed for services you didn't receive. Read your Medicare "Explanation of Benefits" carefully.

**Get** a flu shot and take advantage of any other preventive services offered.

**Do** your part by eating right, exercising, and staying away from someone who's sick. If you must see that person, wear a mask!

 **Save** all of your medical bills for at least two years so you can refer to them as needed. Ask a friend or family member to help you sort through them. This could be a helpful lesson for them too. Paying your share of medical costs could deplete your account or even make a check bounce, but sometimes you have to do it if you don't want your new best friend to be a collection agency.

Lori Hartwell, founder & President of the Renal Support Network (RSN), was diagnosed with kidney disease at the age of two. In 1993 she founded RSN to instill "health, happiness and hope" into the lives of those affected by chronic kidney disease. Lori is also the author of the inspirational book "Chronically Happy: Joyful Living in Spite of Chronic Illness" and is a four-time kidney transplant recipient.