

## WHAT IS THE CENTER FOR PATIENT PARTNERSHIPS?

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❖ The Center for Patient Partnerships is a university-based, interdisciplinary patient advocacy center that works to assist patients and families who are experiencing the red tape, confusion, fears, and doubts that often occur as a result of being **diagnosed with a life-threatening or serious chronic illness.**

❖ The Center for Patient Partnerships was formed in 2001 by a collaborative team of outstanding physicians, nurses, researchers, and teachers at the **University of Wisconsin-Madison, including our director, a cancer survivor.** Together, this team developed the Center in order to **promote partnerships between patients and health care providers,** ensuring successful health care for all.

❖ The Center also educates future and practicing health care providers, attorneys, social workers and others to advocate effectively for patients. Through patient advocacy, Center staff and supervised students **help patients and families** overcome a wide variety of concerns and challenges as they navigate today's health care system. These challenges may occur **at any point along the way.** Center staff and students are trained to help with assessing pre-diagnosis, diagnosis and treatment options, long-term planning and preparedness, insurance questions and other benefit and employment concerns related to illness and disability.

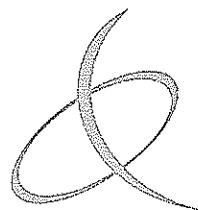
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Advocacy ❖ Research ❖ Education

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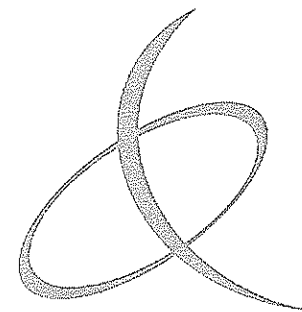
*Promoting health systems  
change through patient  
advocacy education*

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MEDICAL DEBT  
*Tips to Avoid Debt and  
Address Health Care  
Expenses*



THE CENTER FOR  
PATIENT PARTNERSHIPS

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At the University of Wisconsin-Madison

Do not forgo necessary treatment for fear of medical payments. Get the health care you need. Don't delay needed treatment over potential debt issues.

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## BILLING TIPS

**Stay on top of medical bills.** When bills first arise, communicate with the billing party. Lack of communication does not make bills go away. Even one missed payment can impact credit scores or lead to debt collection actions.

**Don't jump on every bill right when it arrives.** Place them aside to be dealt with once a month.

**Make a payment plan.** Many providers are willing to accept regular small monthly payments. Offer only what you know you can afford every month, you can always pay more.

**Double-check your bill for errors.** Hospital bills often have errors, so make sure you got what you're paying for. If you don't understand your bill, ask a hospital accounting employee to go through it with you line by line. Keeping a journal during treatment will help you catch and prove errors. Report all errors as soon as you notice them.

**Make friends in the billing department.** Try to get a contact name and always ask for that person. Ask them to put notes in your file after every contact.

**Write it down.** Keep track of your treatment, payment plans, and phone contacts in writing. Send follow-up letters to the billing department to document agreements.

**Seek help from providers and your employer.** It is in the provider's best interest for your claims to be paid. Hospitals often have employees who deal specifically with insurance and billing troubles. Your employer, who either purchases or finances your health insurance, may also be willing and able to help. In both cases, it is often helpful to be diligent and climb the managerial ladder.

**File an insurance appeal.** If you are experiencing lack of insurance coverage or feel that you are receiving less than proper coverage, you can file an appeal with your insurance provider. Your insurance provider will have a procedure to follow.

You may receive more than one bill per visit. One hospital or outpatient visit may generate bills from multiple parties. For example, the physician and the hospital may bill you separately for one hospital stay. While you should always check for double-billing or errors, don't be surprised if you get two bills from what seems to be the same visit.

**Don't be discouraged.** Insurance claims and benefits applications have a high rate of denial on the first round. Every insurance decision can be appealed to some extent. Contact a patient advocate, lawyer, or the Office of the Commissioner of Insurance if you need help appealing a denial.

**You are not alone.** Seek out a patient advocate, social worker or a financial planner to assist you with medical debt and bill management. Some financial planners offer low cost or free assistance. If your need is clear and you're willing to sacrifice, many of the best professionals will offer assistance. Don't be afraid to ask.

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## Medical Debt Tips

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### PREVENTATIVE TIPS: KNOW YOUR INSURANCE

**Understand what kind of insurance plan you have.** Some plans charge to see a doctor or specialist outside of your network, and your primary doctor won't know who your plan covers when he or she makes a referral. Know which providers are in-network and which are not. Some policies have maximum amounts they will pay, and you may be left paying the rest.

**Stay insured.** If you have a chronic or ongoing health condition, try to find ways to keep yourself insured. If you are able to work, try to maintain a job that gives you health insurance. If you are between jobs, utilize COBRA to maintain insurance. After a break in coverage, becoming insured with a health condition can be very difficult and expensive.

**If you are uninsured or under-insured, beware of overcharging.** Ask for pricing information before receiving treatment. Negotiate prices ahead of time. If you feel you are being overcharged for medical care (compared to those insured), contact your state's attorney general's office or state ombudsman for health care. If overcharging is significant, these state offices may take on your case.

## ALTERNATIVE RESOURCES

**Community care programs.** Many health care providers have programs to assist payments, including budget/installment plans, adjustment based on circumstance, and "community" or "charity" care programs. Many of these go "unadvertised" and you need to ask.

**Educational facilities.** You will be watched over by several doctors. If you don't mind sessions taking longer, you may receive quality care for less money.

**Seek out local and national resources.** National organizations exist for many types of illnesses, and some have money available to help with treatment costs. Many churches, social service agencies, and other community groups help people access health care and medications. Check the internet or yellow pages for these resources

## OTHER TIPS

**Maintain your financial planning.** Look at the big picture and know how health care costs fit with other expenses.

**Be prepared to sacrifice in non-essential areas.** While help exists, making ends meet will require some "give" on your part. This will be part of any long-term debt management and financial plan.

**Use generic medication.** Most generic medications are exactly the same as expensive ones, so buy the store brand for over the counter items, and ask your doctor for prescriptions to cover less-expensive forms of your medication. Consider prescription assistance programs.

**Keep your cool.** Dealing with financial issues in our health care system might infuriate the calmest among us. Being firm, persuasive and polite will go a lot farther than anger in the long run. If you feel too frustrated, stop for the day or ask someone to negotiate on your behalf.

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**Do not make the disease your life.** Devote not more than four hours a day on your medical issues no matter what. Try to make finances just one part of the journey and challenge of obtaining the best care you can. Keep the financial issues in perspective and try not to let the bill collectors get to you or influence the outcome of your drive to wellness.