

A COFFEE WITH MADDIE TOOLKIT

Medical Bill Clarity Kit

A confusing bill.
A clearer next step.

Compare your documents. Prepare your questions.
Keep your follow-up together.

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About this guide

Created from practical experience in medical billing and claims resolution, supported by the references provided. The creator is not a physician. This toolkit provides general education and organizational tools, not medical, legal, or individualized insurance advice. Although care has been taken to check the information, errors or omissions may occur, and requirements can change. Verify your specific benefits, balances, and deadlines with your provider and health plan. No bill reduction or appeal outcome is guaranteed.

The payment that needs tracing.

Fictional example. Simplified figures for learning, not a determination of what anyone owes.

Document	What it shows
Latest EOB for one visit	\$180 patient responsibility
Receipt from that visit	\$50 paid to the provider
Provider statement	\$180 balance requested

The question

If the \$50 payment belongs to this same visit and has not been refunded or applied elsewhere, the comparison suggests a possible remaining balance of \$130. Confirm the ledger before treating that as the amount due.

Say this

"I have a receipt for \$50 paid on [date]. My statement still shows \$180. Please tell me which visit and account received that payment, whether it has posted, and whether a revised statement is needed."

Why the EOB alone is not enough

An EOB may not subtract amounts you already paid directly to the provider. Your receipts and the provider payment history help complete the picture. [1]

What would I ask the representative to send me?

Request the details.

Use this when the statement is too vague

"Hello, I am calling about a statement for [date of service]. I want to understand the charges. Please send me an itemized statement showing the services, charges, insurance payments, adjustments, patient payments, and current balance for this account."

"What is the secure way to receive that information? When should I expect it? Please give me a reference number for this request."

Before ending the call

Confirm which account and dates are included. Ask whether any insurance processing is still pending. If the bill is due soon, ask what options exist while the office reviews it; do not assume a hold is automatic.

Office / representative / date:

What they agreed to send:

Expected delivery date / reference number:

My follow-up date:
