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MEDICAL BILL DISPUTE GUIDE

Use this when a medical bill does not match what you expected. Start by comparing the bill with the EOB and your records before assuming the balance is correct.

- ☐ Confirm patient, provider, and date of service.
- ☐ Compare every billed line with the EOB.
- ☐ Check whether insurance processed the claim before you were billed.
- ☐ Look for duplicate services, incorrect quantities, or unfamiliar charges.
- ☐ Ask for an itemized bill if the statement is too vague.
- ☐ Write down every call, date, representative, and reference number.
- ☐ Ask whether the account can be placed on hold while a documented dispute or insurance review is pending.
- ☐ Keep copies of bills, EOBs, letters, and supporting records.

What does not look right?

What resolution am I requesting?

Privacy reminder: This worksheet may contain private health information. Store it securely and share it only as appropriate.

KEEP A PAPER TRAIL

MEDICAL BILL DISPUTE - CONTACT LOG

Contact 1

Date:

Who I contacted:

Reference #:

Result / next step:

Contact 2

Date:

Who I contacted:

Reference #:

Result / next step:

Contact 3

Date:

Who I contacted:

Reference #:

Result / next step:

Contact 4

Date:

Who I contacted:

Reference #:

Result / next step:

Contact 5

Date:

Who I contacted:

Reference #:

Result / next step:

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