How to avoid an out-of-network medical bill

How to prevent (some) balance billing

While: you can't completely eliminate your chance of receiving an out-of-network medical bill, you can take some effective steps to minimize its likelihood

- Check ahead of time to see if every health care provider and facility you expect to use accepts your insurance plan. Tip: Call your provider directly to verify any information you find online. This may be outdated so it's a good idea to double check.

- Before you receive any care, ask the doctor or lab if they are a part of your "insurance plan's provider network". This is different from asking if they "accept" your insurance.

- Bring an advocate with you to the hospital. Ask that person to have an ongoing conversation with your insurance plan and hospital personnel when you're unable to do so yourself.

How to ease the pain of receiving a balance bill

- If you do receive an out-of-network medical bill, first contact the facility's billing office and ask if there was a coding error.

- Next, contact your state insurance commissioner's office and see whether your state has any protections against this practice. If so, call your provider and request that the bill is resolved in accordance with the law.

- Finally, you can also call the provider who generated the charges and explain the situation. Occasionally, they will waive charges that you couldn't have prevented. You can also ask your physician to call on your behalf. Sometimes providers will be flexible with each other's patients in order to preserve a good referral relationship.