



Medical Bill Workbook

Every bill, checked

General educational information, not medical, insurance or legal advice.
In an emergency, call 911. Keep this workbook private.
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Plan cheat sheet

From your insurance card and Summary of Benefits and Coverage.

Plan name and year

Deductible (individual / family)

Out-of-pocket maximum

Coinsurance after deductible

Copays: doctor / specialist / urgent care / ER

Member services phone

Nurse line

In-network urgent care nearby

Preferred pharmacy

Bill and EOB matching log

Don't pay a bill until it matches the EOB.

Date of service	Provider	Bill says I owe	EOB says I owe	Match?	Paid on
				☐	
				☐	
				☐	
				☐	
				☐	
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				☐	
				☐	
				☐	
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				☐	
				☐	
				☐	
				☐	

Every billing or insurance call. Names, dates and reference numbers.

[illegible]

Financial assistance checklist

For hospital bills you can't afford, even with insurance.

Ask and gather	Done
☐ Asked the billing office for the financial assistance policy	
☐ Got the application	
☐ Proof of income (pay stubs, tax return, benefits letters)	
☐ Household size	
☐ Asked them to pause collections while it's reviewed	
☐ Sent the application; kept a copy	
Date sent	
Decision and new amount	

Yearly cost tracker

Progress toward your deductible and out-of-pocket maximum.

Month	Paid this month	Toward deductible	Toward out-of-pocket max	Premiums
Jan				
Feb				
Mar				
Apr				
May				
Jun				
Jul				
Aug				
Sep				
Oct				
Nov				
Dec				

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