

Medical bills and EOBs: check before you pay

Moderate · 30 min per bill · Free

Don't pay a medical bill the day it shows up. Wait for your insurer's explanation of benefits (EOB), match it to the bill, ask for an itemized bill, and push back on errors and surprise out-of-network charges. Then ask about financial assistance.

YOU'LL NEED

- ☐ The bill
- ☐ Your insurance card
- ☐ The EOB from your insurer (paper or in the app)
- ☐ A notebook or notes app to log every call

WHAT TO KNOW

- 1 Know what an EOB is.** It's a summary from your health plan of the total charges and how much you and the plan will pay. It is not a bill.
- 2 Wait for the EOB before you pay.** Then match it to the bill. The information on the EOB should match the hospital bill, and if it doesn't, call your insurance company.
- 3 Ask for an itemized bill, with every charge listed separately.** Check that the bill is yours, with your correct name, insurance information and address, and that you actually got each item on it.
- 4 Look for the common mistakes: a charge listed twice, a service you didn't get, or the wrong number of days or doses.** If you find one, ask the billing department to fix it.
- 5 Spot a surprise bill.** For most people with private insurance, the No Surprises Act limits out-of-network bills for most emergency care, for some out-of-network providers at in-network hospitals and surgery centers, and for air ambulances. Questions go to the No Surprises Help Desk at 1-800-985-3059.
- 6 Claim denied?** Appeal it. You must file an internal appeal within 180 days of the denial notice. If the plan still says no, you can ask for an independent external review within 4 months.
- 7 Can't afford a correct bill?** Ask the provider about financial assistance before you sign up for any payment plan or medical credit card. Nonprofit hospitals are required by law to offer financial assistance programs, and must post the policy and application on their website.

Watch out Medical credit cards with "no interest" can be a trap. If you pay late or there's a balance when the promotion ends, you may owe significant interest and fees, sometimes over 25%.

DAD NOTE Medical bills are wrong more often than you'd think, and nobody gets in trouble for asking. Wait for the EOB, ask for the itemized bill, and write down who you talked to.

Full lesson: aptkeys.com/body/paying-for-care/medical-bills-and-eobs-check-before-you-pay/

Checked October 3, 2026. Sources: Centers for Medicare & Medicaid Services; MedlinePlus; Consumer Financial Protection Bureau; HealthCare.gov; Internal Revenue Service.