

# Medical Bill Mediation

Medical bills are often confusing and expensive, and billing services can be intimidating. With the Medical Bill Mediation benefit, members have access to experienced Benefits Representatives to negotiate medical bills on their behalf and mediate between the member and their healthcare providers, often reducing medical bills by 40% with some savings as high as 70%.

An experienced Benefits Representative can work expertly on the member's behalf to help gain relief from an outstanding medical bill.

- Negotiate a lower patient responsibility on medical bills exceeding a \$1,000 out-of-pocket expense due to a single medical incident, such as hospitalization, medical emergency, surgery or medical testing
- Research available government or charity programs to assist with large medical bills.
- Work with the financial resources available to negotiate a settlement or set up a manageable payment plan
- Provide guidance on documentation associated with the case from start to finish; many cases are settled within 45 to 60 days after all necessary information is gathered



The Benefits Representative is available by phone, email or text to provide members updates or answer any questions related to the bill reduction case.

This benefit continues beyond a members' death for up to six months if survivors are required to resolve a qualifying unpaid medical bill the member leaves behind.

## How it Works:

Members call the toll-free number to speak with a representative. Medical Bill Mediation does not provide funds to pay for bills. This is a best-efforts service. Despite diligent efforts on behalf of members, some providers refuse to make accommodations to help resolve outstanding medical bills.