

STEP #3a – IF YOU HAVE RECEIVED AN EXPLANATION OF CHARGES

Date

Hospital Name and Address

XXXXXXXXXXXXXXXXXX

Re: Acct XXXXXXXXX

To Whom it May Concern:

I am in receipt of your Explanation of Charges dated XXXXXX.

For the avoidance of any doubt I am disputing the charges specifically because we find them incomplete and incomprehensible. More specifically:

We are not physicians. We do not understand what HC COMPLETE CBC W/AUTO DIFF WBC means. I presume it is some kind of lab test. We require an explanation of this test and the test results. We also require a list of all tests offered by your emergency department and their pricing so that we can evaluate—in advance—our decisions to seek emergency care at your hospital in the future.

We cannot even begin to guess what DDIMER QUANT means. Please explain and provide a list of all similar or related services along with their pricing.

Finally, and most importantly, HC EMERGENCY DEPT VISIT LEVEL IV implies there is a LEVEL I, II, III and perhaps a V, VI and VII. We require an explanation of what LEVEL IV is and how it is distinguished from Level I, II, III and any other “Levels” and how such determinations are made as well as the pricing for each level. We are also aware that in some hospitals the fee for the physician is included in the hospital bill and in other cases there is a separate bill. Without being told if we will be receiving other bills how can someone assess whether they are being reasonably charged with this bill?

We understand that the law reasonably excludes any requirement for an emergency department to provide an estimate of the cost of services when someone seeks emergency care. With that in mind, it is essential that patients conduct their own review and diligence on area hospitals when not in need of emergency care. Accordingly, we must have all of your pricing so that we can review it. Our assumption is that each of the XXXXXX area hospitals are capable of providing reasonable [emergency](#) care. How can we intelligently manage healthcare costs without any indication of the cost of those services prior to seeking them out?

Finally, we wish to remind you that should you refer this bill to a collections agency or any credit bureau, you must list it as “disputed.”

Thank you for your prompt response,

Your name

Your phone number

Your email address