

## STEP #2 – WHEN THE HOSPITAL RESPONDS

Date

Hospital Address

To whom it may concern:

I am writing with respect to patient account number XXXXXXXXXXXXXXX.

I am in receipt of your correspondence that includes what is apparently a response to my request for a detailed bill. Please provide a copy that actually includes a complete description of each item, not an abbreviated description. As an example, "COMP METABOLIC PANEL" suggests that many tests were included under this line item. What are they? Does it say on your website what a COMP METABOLIC PANEL includes?

Also, unfortunately, I still do not have a copy of your price list (as previously requested) to compare these charges to. There is simply no way for a patient to know that there are not different charges that should have or could have been applied without having a price list to compare to. I will need your entire price list before I can pay this bill.

Additionally, it is not my insurance company (you can name the company, instead if you'd like) that is asking me for money. It is your hospital. Thus I have no intention of referring questions to my insurance company. If you prefer to reclassify me as an uninsured patient, that is fine, too. Then your price list will be sufficient. As long as I'm classified as an insured patient, I am going to need a copy of the agreement you have with my insurance company so I can verify that proper pricing\discounts have been applied.

Finally, while I appreciate the offer to "audit" my bill, that is something I intend to do myself, not to have done by a department within your hospital. If you care to send me a copy of your audit procedure, I will review it and will reconsider my answer, but I am not inclined to put my faith in the hands of an auditor for something I am responsible for doing myself.

Please understand—the entire American healthcare system is being refocused on empowering patients to become better healthcare consumers. The Affordable Care Act, high deductible insurance plans, Health Savings Accounts, and employers preaching to employees the importance of taking charge of their own healthcare all demand that I insist on having complete information. I simply cannot settle this account without answers to my questions and without the information I have requested. Please be sure that any decision to forward my account to a collections agency includes a copy of all correspondence and is clearly marked, "DISPUTED."

Thank you,

Your name

Your phone number

Your email address