



MEDICAL BILL ILLS...MENSTRUATION MYTHS...SCREEN TESTS



A specialist in shining armor can slay your billing dragons.

Medical Bills: Let Someone Else Fight Your Battles

NEARLY TWO YEARS AGO, Linda Burdick's crumbling, osteoporotic spine was rebuilt by one of America's top neurosurgeons. "I'm the titanium woman now—I have

rods, screws, and hooks from my shoulder blades to my sacrum," says Burdick, laughing. "I'm an inch taller and pain-free."

Her only complaint: agonizing bills.

"My insurance covered just over half the hospital's \$130,000 in charges," she says. Burdick, 57, of Stonington, Connecticut, had to contact state government officials to force the hospital ▶



to set up a payment schedule. "After three months, I got a note saying I didn't have a payment plan! Every time I called my insurance company, I got a recording. I'd punch zero for the operator and get disconnected."

Frustrated and angry, Burdick finally turned to a new niche specialist: an independent medical claims consultant. For fees that can range from \$25 to \$125 an hour or for a percentage of the money saved (typically 20 to 35 percent), these experts cut through the chaos of healthcare paperwork—organizing bills, filing claims, disputing denials, even sleuthing for the mistakes that lurk in up to an estimated 90 percent of medical bills.

"I call myself a medical bill detective," says Beth Morgan, who opened her business, Medical Bill Consultants, in Wilton, Connecticut, after working for years in the billing offices of local doctors and hospitals.

"I know all the codes," says Morgan. "I know what the bills should look like. I can remain calm on the telephone. In a \$479,000 medical bill I audited recently, I found almost \$264,000 worth of errors. On the low end, I've seen a box of cheap hospital tissues billed at \$12 as a mucous disposal system."

So far it's taken Morgan hours of phone negotiating just to get Burdick's itemized bill from the hospital. "By law, Linda's entitled to it," she says. "And at first glance I'm seeing errors already."

If you need help just tracking your paperwork—and don't mind typing the data into your computer—an online bill-organizer service may be all you need. (Options include medbillmanager.com, \$25; Intuit's Quicken Medical Expense

Manager 2.0—quicken.intuit.com—\$50; or the Revolution Health Expense Manager—revolutionhealth.com—\$39.)

But if you're overwhelmed—or have collection agencies badgering you for unpaid medical bills—a claims advocate can be worth the expense.

"Once you have a chronic condition or a major illness, you're introduced to everything that's wrong with the healthcare system," says Lisa Norris, president of the Alliance of Claims Assistance Professionals and owner of the Torrance, California, company ClaimCare.

"Millions of pieces of paper show up in your mailbox every day," says Norris. "It's often not clear what they mean, or whether they're new bills or ones you've already paid. It's tempting either to ignore them or to just pay every single one, especially when you don't have the time or emotional resources or knowledge base to battle all the byzantine rules and regulations."

A Los Angeles corporate lawyer turned to Norris to manage bills for her sons, ages 9 and 13. "One of my sons has mild cerebral palsy. The other has a complicated medication routine for a behavioral disorder," she says. "Invariably, I'd get letters from my insurance company on Friday afternoons revealing that they'd bollixed something up yet again, and I'd seethe all weekend. Now I stick it in an envelope and mail it to Lisa. And I get to play with my kids."

—SARI HARRAR

You can find a consultant via the Alliance of Claims Assistance Professionals at claims.org or Medical Billing Advocates of America at billadvocates.com.