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*"The safety of the people  
is the highest law"*

-CICERO

## How to Fight Big Medical Bills

After you recover from your illness or injury, you become sick again when you receive your medical bills. You get bills for the emergency room contractor, hospital, radiologist, pulmonologist, therapist and pharmacy. And if you are admitted to the hospital be ready for a whopper of a bill. Here are a few tips on how to deal with the bills.

**1. Don't pay automatically** - wait until you get an "explanation of benefits" from your insurance company. It will tell you what you really owe.

**2. Ask for an itemized bill** - look for duplicate charges or charges for tests you did not receive.

**3. Compare prices** - to make sure you are not being over-charged compare the charges to industry standard charges. Go to [www.healthcarebluebook.org](http://www.healthcarebluebook.org) to find standard charges.

**4. Negotiate** - request a reduction from the provider or request a payment plan.

**5. Seek help** - medical billing specialists are available through the Alliance for Professional Health Advocates or contact a lawyer.

Respectfully,



William C. Faber, Jr.