



Avoiding Getting Medical Bills:

Tips You Should Know

Medical bills are stressful, but these tips may help you to keep them as low as possible.

General Tips

- **If you have health insurance, tell your doctor, hospital, and other providers.** Also, tell them if you have more than one kind of insurance. For example, some people have both Medicare and Medi-Cal.
- **Always take your insurance card to doctor's appointments and to the pharmacy.** Show your card to the staff. This will let them know to send the bills to your health plan. Ask them to make a copy of your insurance card.
- **Keep your information current.** Make sure that the following people and organizations have your current address and contact information:
 - Your doctor
 - Your Medi-Cal worker, if you have one
 - Your health plan
- **If you do not have insurance, see if you can get government insurance.** You may be eligible for Medi-Cal even if you are working or do not have children. If you earn too much for Medi-Cal, there are other programs that can help you such as Covered California. You can apply for Medi-Cal or Covered California at www.coveredca.com/apply/ or you can get an application from your county's social services office.
- **Always read health forms carefully before you sign them.** Do not sign anything that you do not understand. If you do, you might agree to pay for services and treatments without knowing it. It is okay to ask your provider questions about any forms—the staff can explain these things to you.

Tips if you are in a Managed Care Plan

- **Read your Evidence of Coverage (EOC).** Your Evidence of Coverage is a booklet that explains the rules of your health plan and explains what is and is not covered. These booklets can be hard to understand so you might need to call your plan and keep a record of who you talk to and what they tell you about what services are covered.
- **Before you make an appointment, make sure your insurance will cover the services you need.** If you have questions about what is covered, call your health plan's Member Services number. You can find this number on the back of your insurance card.
- **Only go to the emergency room if it is an emergency.** Sometimes you may not know if you are in an emergency. In this case, call your doctor's office right away. If the doctor cannot see you soon enough, call the advice nurse. The advice nurse can tell you if you should go to the emergency room. You can get the advice nurse number by calling your health plan's Member Services Department.

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For free and confidential legal assistance, contact the **Health Consumer Center** at **1-888-804-3536**. Visit www.healthconsumer.org for more information.

- **Always get a referral from your primary care doctor before you see a specialist.** A specialist is a doctor who has special training in one area of medicine. For example, a cardiologist is a specialist who takes care of the heart. Before your insurance will pay for a specialist, you have to get a referral from your main doctor. A referral is written permission from your primary doctor that lets you see a specialist. If your health plan says you cannot see a specialist, you can file a grievance. Filing a grievance is like filing a complaint.
- **Make sure you get health care from providers who are part of your health plan.** Before you go to a new provider, make sure your health plan will pay for the visit or service. This is true even when your main doctor refers you to a specialist. Call your insurance and check with them if the provider is in your health plan.

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