

Resources:

Handling Medical Bills and Debt



Medical Bill Resources Available Online:

- The **Patient Advocate Foundation** is a non-profit organization that works to be an active liaison between the patient and their insurer, employer and/or creditors to resolve insurance, job retention and/or debt crisis matters relative to their diagnosis. They provide free one-on-one case management and live chat services for patients or caregivers with a debilitating, chronic, or life-threatening disease. To talk with a member of the Patient Advocate Foundation Patient Services, call 1-800-532-5274. The Patient Advocate Foundation also provides this useful guide on **Navigating the Insurance Appeals Process** (<http://www.patientadvocate.org/requests/publications/Guide-Appeals-Process.pdf>).
- **Consumers Union** has information for consumers on surprise out-of-network medical bills, which often occur in a hospital setting: <http://consumersunion.org/surprise-medical-bills/resources/>
- **Georgians for Healthy Future** has helpful guidance on using your health insurance and filing appeals and complaints available in their enrollment toolkit (http://healthyfuturega.org/wp-content/uploads/2015/10/GHF_EnrollmentToolkit_20151.pdf).
- **Families USA** produced this fact sheet (http://familiesusa.org/sites/default/files/product_documents/medical-debt-fact-sheet.pdf) on medical debt and this 2009 consumer guide (<http://www.lachc.org/coping-with-medical-debt.pdf>).

You can also hire an advocate to help you with your medical bill:

Medical Recovery Services is a private company with consultants and case managers to provide consumers with assistance disputing medical bills and reviewing for errors. To contact a consultant visit their website at www.medicalrecoveryservices.org or call (855) 203-7058.

Hiring a local medical billing advocate may also be an option:

Medical Refund Service, Inc. (Marietta)

Website: <http://www.medicalrefundservice.com>

Phone: (770) 517-2356

Cindi Gatton (Atlanta)

Website: <http://www.cindigatton.com/>

Phone: (404) 687-6998

If you are being sued over a medical debt:

If you are being sued over a medical debt and need an attorney in the Atlanta area, you can contact the Atlanta Bar Referral Service at (404) 521-0777. If you are a low-income person living in Atlanta, you can call the Atlanta Legal Aid Society at (404) 524-5811. If you are a low-income person living outside of the Metropolitan Atlanta area, you can contact the Georgia Legal Services Program at 1-800-498-9469.

If you have more questions, contact **Georgia Watch's Health Access Program at (404) 525-1085** or toll-free at **1-(866) 339-2824**. You can also, visit us online at www.georgiawatch.org.