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Paying for Health Care

More Americans have health insurance than ever before. That's important because people with health insurance get more medical care and get it sooner, have better health, and can avoid huge medical bills. All health insurance plans include many free services such as yearly check-ups, vaccines, and help to quit smoking. Depending on the plan, however, not all services are free. You may get a bill when you visit the doctor or have certain tests or procedures. What you pay depends on your insurance plan.

Learn more about your health insurance:

- There are many services that are free with every health plan.
- Call your insurance company and ask what health services are free and which will cost money for you and your family.
- Call your doctor's office to schedule your free yearly check-up.
- If you don't have insurance, call 2-1-1 to find free, local health insurance help.

Every household has different health care needs. Some people need expensive medication. Others go to the doctor more often. And anyone can have an unexpected medical emergency. No one likes to be surprised with a medical bill, so it's important to know what's free, what's not free, and have a plan to pay for medical bills.

You Have Health Insurance

What's free?

- Yearly check-ups
- Hearing and vision testing for kids
- Development and behavior tests for kids
- Immunizations/Vaccines
- Obesity counseling
- Sexually Transmitted Disease (STD) testing and counseling
- Yearly well-woman visits
- Alcohol misuse counseling
- Help to quit smoking

What's NOT free?

- Prescriptions
- Some tests; call your insurance company to check
- If the doctor diagnoses, or finds a medical problem
- If you get additional care during your yearly check-up, you may pay a fee
For example: During your free yearly check-up, the doctor looked at a rash on your foot. The doctor diagnosed the rash as athlete's foot. The yearly check-up was free, but you were charged for part of your visit because the doctor looked at and diagnosed a specific medical problem.



Medical Expenses

Health care can be expensive, especially a serious illness or accident. Add a line to your monthly spending plan for “doctor/prescriptions.”

You may not spend the money you have budgeted for health care every month. If you don’t have a medical bill that month, set that amount aside in a savings account instead of spending the ‘extra money’ on another bill.

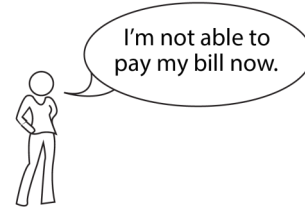
But what if your bills add up to more than you can pay from your monthly income or savings?

I Can’t Pay My Medical Bill—What Can I Do?

1. Call the office that sent you the bill and make sure the charges are correct. Also, if you have health insurance, call your insurance company and ask if you were charged the right amount.
2. Ask to talk to a **financial counselor** at the hospital, clinic or other medical office.



3. Let them know you are having trouble paying your bill.



4. Ask to apply for **coverage programs** or **financial help** to lower your bill. The office that sent you the bill will look at your income to determine if you qualify. This could be a community or charity care program.

Do not ignore your bills!

If your bill **is less** than 30 days late, most medical offices will set up a payment plan. If you have a budget, you’ll have a better idea how much you could offer to pay each month. It will show you really want to pay your bill if you ask for help.

If your payment **will be more** than 30 days late, call the office and let them know. If your payment is already 30 days late, the clinic may not be able to set up a payment plan. Keep in mind, late payments can affect your credit score and may go to collections.

You may qualify for free help to make a plan to pay your bills. Contact a non-profit credit counseling agency (www.nfcc.org) to learn more. Call 2-1-1 and ask for help to pay medical bills.

For More Information...

Visit our website for more financial education resources.

finances.extension.wisc.edu/

Contact your local Extension Educator:

counties.extension.wisc.edu/

For help with balancing your monthly spending plan, contact the nonprofit National Foundation for Credit Counseling (NFCC) at www.nfcc.org/ or 800.388.2227.

To \$um It Up:

- \$ There are many free services in all health insurance plans.
- \$ Learn which services are not free so you are prepared to pay those bills.
- \$ Set aside money each month to help pay for medical expenses.
- \$ Do not ignore your medical bills, they may go to collections.

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