

In the past 2 years, the St. Christopher Fund has helped numerous drivers negotiate hospital bills and work out payment plans. The majority of drivers we encounter do not have medical insurance and are therefore charged exorbitant amounts for the medical services they received. We have seen bills ranging from \$2,000 to \$500,000. Of course, most individuals, whether drivers or not, will be unable to pay medical bills at costs such as these. The result: the bills will go to collections and will eventually ruin your credit. The key to not being put in this situation is to have health insurance. However, for those without insurance, there are some steps you can take to help lower your medical bills.

- 1) **As soon as** you get the bill, call the phone number listed on the bill and ask for a self-pay discount. Mention that you do not have insurance and that you are unable to pay the full amount. If you wait to get a second bill, you will be ineligible to receive this discount, which ranges from 20%-60%.
- 2) After the discount has been given, ask to be set up on a payment plan. Many hospitals and doctors' offices will accept as little as \$10/month. However, some need the balance paid within 1 year-5 years. Either way, your payments will be less than the lump sum.
- 3) If you feel you are unable to pay any of the balance and you can show proof of a lack of, or a reduction in, income, ask for a financial assistance application. You can also ask if the hospital has any charity care programs for uninsured, indigent individuals.

The best thing you can do for yourself is to stay in constant contact with the hospitals and doctors' offices to let them know you are willing and are trying to work to get the bills paid.

Ignoring the bills does not make them go away and will only hurt you in the long run. Act fast, be truthful, and follow the above steps and you are guaranteed a better outcome.

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