

DON'T PAY UNTIL YOU'VE CHECKED

Audit Your Medical Bill

An error-hunting checklist for catching overcharges before you pay. Plain-English, from the team at Healthvocate.

Up to 80%
of bills may have errors (MBAA est.)

100M+
Americans carry medical debt (KFF)

Itemized
bill — your right to request

Medical bills are frequently wrong — duplicate charges, services never received, wrong codes, and balances your insurer should have paid. Patient advocates estimate up to 80% of bills contain errors (**MBAA**), and government auditors have found billing errors even in Medicare claims (**OIG**). The good news: you can request an itemized bill and dispute what's wrong. Here's how.

Your bill-audit checklist

- 1 Request an itemized bill.**
The summary bill hides the detail. Ask for a fully itemized statement showing every charge, date, code, and quantity.
- 2 Get your EOB and line it up.**
Your insurer's Explanation of Benefits shows what they paid and what you owe. It should match the bill — compare them side by side.
- 3 Check the basics.**
Confirm your name, dates of service, and insurance details are correct. Wrong patient info and wrong dates are surprisingly common.
- 4 Hunt for duplicates and quantities.**
Look for the same charge billed twice, or quantities that don't match what you received — like four of something you got once.
- 5 Watch for unbundling and upcoding.**
Services that should be billed together sometimes appear as separate charges, and a routine visit can be coded as a pricier, more complex one.
- 6 Flag anything you never got.**
Cross off any test, drug, or procedure you don't recognize, and ask for proof it was actually provided.
- 7 Verify your insurance was applied.**
Confirm in-network rates, your deductible, and covered services were processed correctly — and that you're not billed for what your plan should pay.

Common billing errors — and what to do

Error	What it looks like	What to do
Duplicate charge	The same service billed twice.	Ask the billing office to remove it.
Upcoding	A simple visit billed as a complex one.	Request the actual code and challenge it.
Unbundling	One procedure split into many line items.	Ask for the charges to be re-bundled.
Phantom charge	A service you never received.	Request proof, or have it removed.
Wrong quantity	Billed for more than you got.	Correct it to the real quantity.
Surprise / balance bill	Charged the gap on in-network care.	Check network status; dispute if improper.

How to dispute an error

Call the billing office and name each error by line item.
Follow up in writing; keep copies, dates, and names.
If it's a coverage issue, appeal with your insurer too.
Can't pay? Ask about financial assistance or charity care.

Common mistakes

- Paying before reviewing the itemized bill.
- Never requesting the itemized version.
- Missing the provider's dispute window.
- Assuming the bill must be correct.
- Paying a company for what you can do yourself.

Stop overpaying.

Healthvocate reviews your itemized bill against your insurance EOB, flags likely errors — duplicates, upcoding, phantom charges, and coverage your plan should have paid — and shows you exactly what to dispute, in plain English. Start free at [HealthVocate.com](https://www.healthvocate.com).

This guide is educational only and is not legal, financial, billing, or medical advice. Healthvocate is not a law firm or a medical biller and does not guarantee any bill reduction. Billing rules, your rights, and dispute timelines vary by provider, plan, and state — verify with your provider, insurer, and state resources. Statistics: the “up to 80%” figure is an industry estimate (Medical Billing Advocates of America); the medical-debt figure is from KFF; the Medicare billing-error finding is from the HHS Office of Inspector General (OIG). Outcomes vary and no result is guaranteed.