

nerdwallet

Sam starts to feel overwhelmed by his medical expenses

Blood pressure meds

Prenatal care

Delivery expenses

New child visits

Health insurance premiums

- Even though he has a good job, Sam may be like **1 in 3** American adults who have trouble paying their medical bills
- Despite having insurance, **10M** insured adults like Sam will face bills they cannot pay

By 2015, Sam receives numerous medical bills totaling >10% of his income

Sam's expenses

- Sam's doctor ran a number of tests to confirm that Sam has hyperlipidemia
- Several prescriptions

\$800 for Lab Work

Wife's expenses

- Sam's wife delivers her baby by C-section
- She is seeing her doctor for regular pre-natal checks

\$50/month for Crestor

\$5000 for delivery

\$1000 for prenatal care

First child

- Healthy child!

\$200 for healthy child visits

New baby's expenses

- Baby arrives three weeks early, spends extra 4 days in the hospital

\$3000 for infant hospitalization

>\$10,000

Sam hears something on the radio:
4 in 5 medical bills contain errors

**Sam and his wife follow the advice in the ad and
register for a free consultation.**

4 Out of 5 Medical Bills Contain Errors

Find out if you're paying more than you have to!

Choose among our services to reduce your medical bills



Find Answers

Ask your question and get free answers from our Medical Billing Experts in our Q&A forum.



Check for Errors

Upload your itemized medical bills and get line by line evaluation.



Hire an Expert

Receive a free consultation. Our experts will negotiate on your behalf with hospitals, doctors and health plans to lower your bill.



Organize Your Bills

We organize your medical bills and track every penny. You gain peace of mind that you are paying exactly what you owe.

Featured on



The Washington Post



Sign up for a free consultation

Name *

Email *

Meet Our Experts



Martine Brousse Medical Billing Expert

I use over two decades of experience to help patients manage medical expenses and save money.

[Find more experts »](#)

NerdWallet saves Sam \$6500

Original expense

~~\$800 for Lab Work~~

~~\$50/month for Crestor~~

~~\$5000 for delivery~~

\$1000 for prenatal care

\$200 for healthy child visits

~~\$3000 for infant hospitalization~~

~~>\$10,000 in expenses~~

How Advocate helps

Spots error on bill – wrong code applied

Suggests generic drug substitute

Ensures all providers are billed correctly as **in-network**

Makes sure insurance processes coverage for new family member

\$3500 in expenses

Sam recovers his financial health *(and others benefit too)*

- ✔ Sam saves \$6500 -----> *Payer also saves when errors are identified*
- ✔ Sam starts a payment plan of \$150/month -----> *Provider receives payment and does not sell or write off debt*
- ✔ Sam gains peace of mind -----> *Sam is a more engaged patient*

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