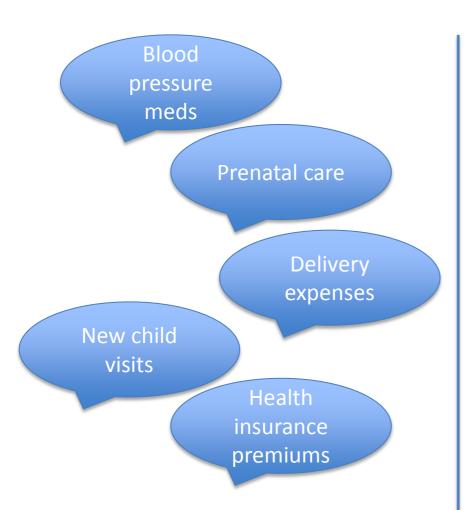
# nerdwallet

## Sam starts to feel overwhelmed by his medical expenses



- 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

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

Wife's expenses

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

First child

• Healthy child!

- New baby's expenses
- Baby arrives three weeks early, spends extra 4 days in the hospital

**\$800** for Lab Work

**\$50/month** for Crestor

\$5000 for delivery

**\$1000** for prenatal care

**\$200** for healthy child visits

**\$3000** for infant hospitalization

## 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	How Advocate helps
<b>\$800</b> for Lab Work	Spots <b>error on bill</b> – wrong code applied
\$50/month for Crestor	Suggests <b>generic</b> drug substitute
\$5000 for delivery	Ensures all providers are billed correctly as <b>in-network</b>
<b>\$1000</b> for prenatal care	
<b>\$200</b> for healthy child visits	
<b>\$3000</b> for infant hospitalization	Makes sure insurance processes coverage for new family member
>\$10,000 in expenses	\$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

### **Contact Information**

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