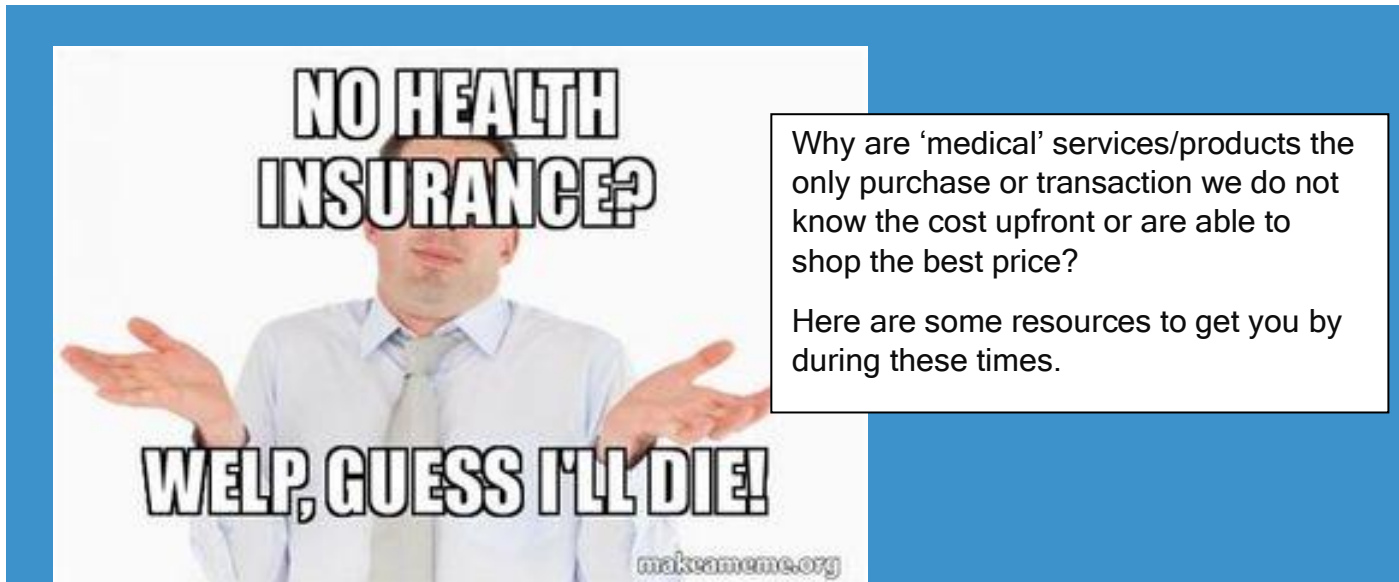


HealthStyle Today

REAL HEALTH CARE IS NOT ABOUT INSURANCE



Why are 'medical' services/products the only purchase or transaction we do not know the cost upfront or are able to shop the best price?

Here are some resources to get you by during these times.

NETWORK OR NOTWORK

"LIST BILL" ME

The provider will send you a bill for the services and products involved in your visit that your insurance card did not cover or no insurance card. You can negotiate this list bill. You can also review the clinics posted prices online or get an estimate before your visit. BUT What is the outcome you seek in your care?

SELF INSURED

CASH PAYER HOW TO;

If you pay for medical expenses in cash, you can follow these steps:

1. Check with your healthcare provider to confirm the amount due and the payment options available.
2. Visit the healthcare provider's office or hospital billing department and inform them that you want to pay in cash. (more below)

CLINICS AND DOCTORS

OPEN NETWORK

MultiPlan's PPO **network**, is the **largest** independent primary PPO in the nation. [PHCS Network](#)

[WowHealth](#) directory MDs

[DPC Finder](#) cash doctors

[Minnesota](#) DPC subscription



When your HMO plan rejects your claim because you obtained out-of-network services (known to you or not) the provider will send you a bill. When you check in **at the doctors office** one of the forms you sign as a part of obtaining "medical services" is that you are ultimately responsible. See what is you should be paying and the leverage you have.

Cross reference the bill to the fair and transparent price [here](#).

Does this sound like you? A Mental state of sensitivity and irritability, Extremely sensitive to bright light, noise, odors, light touch, and many foods. Intolerant of criticism, pressured by time impatient, inclined to become easily excited and angry. Chilly, sensitive to wind and drafts. Better in wet weather. Spasms and drugging overuse, hangover symptoms.

Back pain, must sit up in bed in order to turn over. Gut and much digestive symptoms abound.

Homeopathy Remedy: **Nux Vomica** is a polycrest, meaning it has many uses.

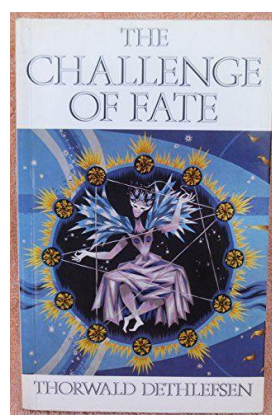
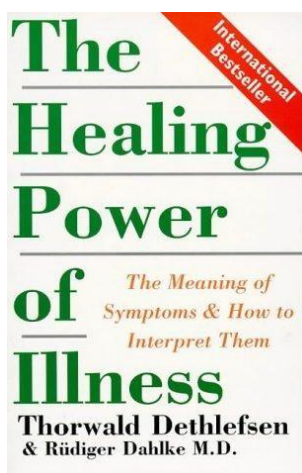


Leaders in their field, with strong drive to succeed, fiery hot and efficient achievers in their fields. Not a morning person, crave fat, meat, coffee, alcohol, tobacco, and strong condiments. Dry heaves, urging. Hectic lifestyle, breath maybe bad, sour, or offensive. NOTE: not meant that ALL these symptoms apply but the picture of the disturbance comes forth.

CASH PAYER HOW TO:

3. Provide the billing representative with the amount due and let them know that you would like to pay in cash.
4. The billing representative will give you a receipt once you make the payment. Make sure to keep this receipt for your records.*when you pay you agree to the amount and terms.
5. If you have a health savings account (HSA) or flexible spending account (FSA), you can use the funds in these accounts to pay for medical expenses. In this case, you may need to provide the billing representative with the relevant account information.
6. If you are unable to pay the full amount due, ask the billing representative if they have a payment plan or financial assistance program available to help you manage your expenses.

Other options like hospital indemnity, illness insurance, medical credit card may be considered in your strategy.



Help yourself healing. Ancient concepts on homeostasis

PERSISTENCE PAYS OFF

INSIDER TELLS US THEY WILL DENY A CLAIM THREE TIMES BEFORE THEY WILL PAY.

If your insurance carrier rejects your claim, you can take the following steps: Understand why your claim was rejected: The insurance company should provide an explanation for why your claim was rejected. Make sure to read the denial letter carefully and understand the reason for the denial.

Appeal the decision: If you believe that the HMO made a mistake or if you have additional information that may change their decision, you can appeal the decision. Contact your HMO to learn about the appeals process and gather all necessary documentation to support your claim.

Seek assistance: If you are having difficulty with the appeals process, you can seek assistance from a patient advocacy group, legal aid organization, or a healthcare attorney. Consider switching HMOs: If your HMO consistently denies your claims or does not meet your healthcare needs, you may want to consider switching to a different HMO or healthcare provider that better meets your needs. Remember to stay calm and persistent throughout the process.

It may take four times to resolve the issue, but advocating for your healthcare is important.

LIST BILL LINE ITEMS:

Once you have received medical services, the healthcare provider will generate a bill for your services. This bill should include a detailed list of the services you received, along with the associated costs. Some common charges that may appear on a medical bill include:

Facility fees: This covers the cost of using the medical facility where you received treatment.

Physician fees: This covers the cost of the doctor's time and expertise in providing medical care.

Laboratory fees: This covers the cost of any lab tests or other diagnostic procedures that were performed.

Imaging fees: This covers the cost of any imaging tests, such as x-rays or MRIs.

Medication fees: This covers the cost of any medications that were prescribed during your treatment.

This bill will typically include the following information:

Patient information: Your name, date of birth, and contact information.

Date of service: The date when you received medical services.

Description of services: A detailed description of the medical services you received, including any diagnostic tests, procedures, medications, or supplies.

Charges: The total cost of the medical services you received, broken down by individual charges for each service or item.

Payments: Any payments or credits applied to your account, including insurance payments, discounts, or other adjustments. **GET AND KEEP YOUR RECORDS. YOU BOUGHT THEM, THEY ARE YOURS.**



15 MINUTES to get started

<https://calendly.com/amy-nielsen>

We are Brokers for traditional health insurance, alternative health plans, Medicare plans and help with enrollment. Specialize in small business and self insured affordable healthcare plans.