

Washington Debt Law Medical Debt Intake Sheet

Thank you for contacting Washington Debt Law regarding the medical debt that you are dealing with. This intake sheet is to help us understand defenses that may apply as well as to explain to you the necessary homework to establish those defenses. You may copy and paste the below questions and answers:

NAME/S:

PREFERRED PHONE/HOURS YOU CAN BE REACHED:

PREFERRED EMAIL:

To return this form, please fax, scan and email, or snail mail us using the below contact information:

Fax: (206) 374-2749

Email: info@wadebtlaw.com

Mailing Address: 2611 NE 113th St. Ste. 200A, Seattle, WA 98125

FLOW OF A MEDICAL BILL IF YOU HAVE INSURANCE

1. **INTAKE STAGE:** You go to the medical provider and present insurance information. You will sign a form that says you are liable whether or not insurance pays.
 - a. Note- if you have insurance and through their negligence they do not bill properly or lie to you about being properly pre-authorized, you may have a defense.
 - b. **Question:** Did you provide a medical insurance card or fill out form saying you would be liable?
 - c. **Answer:**

2. **PRE-AUTHORIZATION STAGE:** Medical provider will contact medical insurer to obtain necessary pre- authorizations (typically). In some instances, you have to do this.
 - a. **Question:** Did you get pre-authorization or did your medical provider inform you that you were pre- authorized? If yes, do you have documentation, and if yes, please provide the documentation.
 - b. **Answer:**

3. **BILLING TO INSURANCE STAGE:** This is where the medical insurer bills to insurance. If you do not have insurance, then you would get the bill directly. If you have insurance, it would go to the insurer and you would get an invoice for your co-pay portion. The keys here are whether the services were code properly and whether insurance fairly or unfairly denied coverage.
 - a. **Question:** Was the bill covered by insurance? By covered, we mean did insurance pay its party (so if 80% covered by insurance, did they cover 80% and you received a bill for 20%). If yes, skip down to question 6. If no, proceed to question 4.
 - b. **Answer:**

4. **INSURANCE DENIAL OF INITIAL BILLING STAGE:** This stage is where the initial bill is denied and we need to understand the reason for the denial. Typically it is because of a) no pre-authorization, b) wrong coding of services by medical provider, c) billing sent untimely, d) out of network, e) other.
 - a. **Question:** Why did the insurer say the billing was denied? Please briefly explain and provide any written evidence that you have, in particular the explanation of benefits with the specific denial.
 - b. **Answer:**

5. **APPEAL STAGE:** This stage is where you (or the provider) appealed the denial of coverage.
 - a. **Question:** Did anyone appeal? If yes, who appealed and what was the outcome of the appeal? Please provide a copy of the explanation of benefits with the specific denial.
 - b. **Answer:**

6. **COLLECTIONS STAGE:**
 - a. **Note:** we generally only get involved if your case is at this stage. Generally it is more cost effective to handle your own insurance and appeal process.
 - b. **Question 1:** Have you been served? If so when? Please provide a copy of the complaint.
 - c. **Answer 1:**

 - d. **Question 2:** What is the amount of money they are seeking? Does this amount seem reasonable?
 - e. **Answer 2:**

 - f. **Question 3:** When (year at a minimum, month/year preferred) were the medical services rendered?
 - g. **Answer 3:**

 - h. **Question 4:** Did you apply for charity care? If yes, please explain the outcome:
 - i. **Answer 4:**

 - j. **Question 5:** Are there any defenses that you are aware of or think may apply? Defenses include mistaken identity, incorrect amount (such as 2 facility fees for 1 surgery), calling your boss and saying you are a deadbeat, you didn't sign the form and your card was never presented, etc.
 - k. **Answer 5:**

 - l. **Question 6:** Is there anything else we need to be aware of? Examples include you are trying to buy a house, you are about to get married, this will impact your security clearance or FINRA license, etc.
 - m. **Answer 6:**