

## Tips on surviving your medical crisis

By Heidi Frederickson

### ***Review your medical bills***

Don't assume that your hospital bill is correct. Too often there are occurrences of duplicate billing, code errors and charges for unrequested items. Why pay hundreds or even thousands of dollars more than you have to? Probably the last thing you want to do after a hospital-stay is look over the confusing computer codes and odd abbreviations on your bill. But it's worth the time and effort to review hospital bills carefully--you may be shocked at the number of costly errors you'll find.

### ***Look over your insurance policy***

If you think you don't have to worry about hospital charges because you're insured, take a closer look at your health insurance policy. Most insurance companies will require that the patient make a co-payment and even if your policy says it covers 100 percent that usually means it will pay for what the company considers to be "reasonable and customary." Anything beyond that amount comes out of your pocket. There are two other good reasons to look over your medical bills. First, the more insurance companies have to pay out for hospital costs, the higher the premiums they will charge you the customer. Second, some companies offer a reward to the insured who find these errors. Unfortunately at times the insurance company's do not always pay for charges that are covered under your plan sometimes they are recorded wrong and if you don't catch the mistake you will end up paying the difference.

### ***Take care of your self-caregivers***

Don't feel the need to have to fix everything. Have at least one person you can go to talk to besides your partner. Accept help from those who offer- be humble. Eat well, and get enough sleep find a nutritionist that can assist you with the right supplements. Take the time to be alone when you need to and cry, if you feel like it. Hire someone to help with household chores, if finances allow or you can form a Share the Care Support Group to learn more go to [www.sharethecare.org](http://www.sharethecare.org).

### ***Get more than one opinion***

Most people think nothing of shopping around before buying a car, renovating their home, or making some other major purchase. In the case of any diagnosis, it can be helpful and even critically important to get another opinion before you make decisions about treatment. Make sure

you are very comfortable about the treatment or treatments you select and are comfortable with your doctors as well. It will help in your progress of getting better when you are mental accepting to what you are about to go through and you have the support from your doctor.

### ***Know what resources are available in your community***

The mission of United Way 2-1-1 is to provide easy, simple access to health and human services, to give callers an opportunity to give or get help, and to serve as a hub for community information in times of disaster. 2-1-1 service is free and confidential, available 24 hours a day, 7 days a week. Contacting Community Benefit Tree is another way of knowing what resources are available to you ~ they have a Medical Crisis Support Center to assist you. Before being released from the hospital you should have been assigned a hospital counselor that can assist you with specific resources you might need as well.

### ***Funding that is available***

Needing immediate assistance with funding for your medical crisis? Having a hard time paying your medical and living expenses because of it? There is funding out there to assist you with your medical crisis depending on what your illness is will depend on the funding available. Hospitals have funding set aside to assist you with your bills if you are unable to pay them. Each hospital is different so make sure you check with them. Also there are foundations, businesses and charitable organizations that have funding available for you as well; the trick is to find where they are. Searching on the internet can help or contacting Community Benefit Tree for resources, they also have immediate funding available.

### **The Burden of Medical Bills**

According to Harvard researchers, 62% of all bankruptcies were caused by health problems and associated medical bills. The majority of those folks had health insurance, and yet their average costs are over \$20,000. According to the researchers quoted in this article, most middle class families—even those with health insurance—are “just one serious illness away from bankruptcy.”

Heidi Frederickson is the executive director/co-founder of Community Benefit Tree, a nonprofit organization that is here to celebrate people’s lives and support them during their medical crises. We help families; friends and co-workers plan Celebration of Support events for their loved ones. Community Benefit Tree also provides education, support, resources and financial assistance for families struggling with medical crises. We have assisted with planning over 450

Celebration of Support events in the last eight years. Visit the Web site at [www.communitybenefittree.org](http://www.communitybenefittree.org) or contact them at 920.422.1919.