

Saventra 7-Step Medical Bill Review Process

Review Your Medical Bill with Confidence

Learn how to identify common billing errors, compare your bill to your insurance Explanation of Benefits (EOB), and know what to do next.

 Estimated Time: 10 - 15 Minutes

Before You Begin

Gather the following items before reviewing your medical bill.

- | | |
|--|--|
| ☐ Medical Bill | ☐ Pen & Paper |
| ☐ Explanation of Benefits (EOB) | ☐ Calculator (Optional) |
| ☐ Health Insurance ID Card | ☐ 10 - 15 Minutes |

Introduction

Welcome

Medical bills can be confusing. Billing mistakes happen more often than many people realize.

This guide walks you through a practical seven-step process to help you understand your medical bill, compare it with your insurance Explanation of Benefits (EOB), identify common billing issues, and decide what to do next.



What You'll Learn

By the time you finish this guide, you'll know how to:

- ✓ Understand every part of your medical bill
- ✓ Spot common errors and overcharges
- ✓ Compare your bill to your Explanation of Benefits (EOB)
- ✓ Question charges with confidence
- ✓ Keep better records for future reference
- ✓ Know when to get help



What This Guide Doesn't Do

This guide is designed to help you review and better understand your medical bills. It cannot guarantee that every bill contains errors or that every charge can be reduced.



Before You Begin

Gather these items to make your review easier:

- The itemized medical bill (not just the summary)
- Your insurance Explanation of Benefits (EOB)
- Your insurance member ID
- A pen and notepad or digital notes
- A highlighter (optional)
- A calculator (optional)



TIP

Take your time and go step by step. A careful review can help you identify questions, inconsistencies, or charges that deserve a closer look.



Ready to Begin?

You're about to take control of your medical bills.

You've got this!

Let's begin with the basics.



Your Turn

Write down the first three questions you have about your bill.

1. _____
2. _____
3. _____

STEP 1

Verify the Basics

? Why This Matters

Before looking for billing errors or unexpected charges, make sure you're reviewing the correct bill.

Small mistakes—such as an incorrect patient name, date of service, or insurance information—can create much bigger problems later.

Taking just a few minutes to verify these basic details can save time and help you focus on legitimate billing issues.



Checklist

- ☐ Patient name matches exactly
- ☐ Date(s) of service look correct
- ☐ Provider or facility name is correct
- ☐ Account number is present
- ☐ Bill includes the services you expected
- ☐ Insurance information appears accurate (if applicable)
- ☐ This is the most recent version of the bill



Common Issues

Examples include:

- Wrong patient
- Wrong insurance
- Duplicate statements
- Bills for appointments that never occurred
- Old balances carried forward incorrectly
- Incorrect patient date of birth



Saventra Tip

If something basic doesn't match your records, pause before paying the bill. A simple clerical error can affect insurance processing and may require correction before the bill can be reviewed further.



Your Turn

Did you notice anything that doesn't look right?

MEDICAL BILL



Patient Name: _____

Date of Service: _____

Provider / Facility: _____

Insurance: _____

Amount Due: **\$ 1,875.00**



Ready for Step 2?

If you've verified the information above, you're ready to compare your medical bill with your Explanation of Benefits (EOB).

STEP 2

Compare Your Explanation of Benefits (EOB)

? Why This Matters

Your EOB shows how your insurance processed the claim. Comparing your bill to the EOB helps you understand what your plan covers, what you may owe, and whether the bill is accurate.

Many billing errors are easier to spot when you see the bill and EOB side by side.

Checklist

- ☐ You have the **EOB** for the same dates of service
- ☐ The **patient name** matches
- ☐ The **provider/facility** name matches
- ☐ The **total billed amount** matches (or is explained)
- ☐ The **services** listed on the EOB match the bill
- ☐ The **insurance adjustments** and payments are clear
- ☐ **Your responsibility** (deductible, copay, coinsurance) makes sense
- ☐ The claim was processed under the correct **insurance plan**

Common Differences

1. Charges on the bill that don't appear on the EOB
2. Different amounts billed
3. Payments or adjustments not reflected on the bill
4. Coinsurance or deductible not applied correctly
5. Different service dates
6. Services coded differently
7. The claim was sent to the wrong insurance



Saventra Tip

Don't assume the bill is wrong or your insurance is wrong. The key is to compare the two documents carefully. The truth is usually in the details.



Your Turn

What differences (if any) did you find between your bill and EOB?

Compare Your Bill & EOB

Check each row. If something doesn't match, make a note before moving to the next step.

YOUR BILL		YOUR EOB
	 Date of Service	
	 Provider / Facility	
	 Total Billed Amount	
	 Insurance Adjustments & Payments	
	 Services Listed	
	 Your Responsibility	
 Matches		 Doesn't Match / Review



Ready for Step 3?

Now that you've compared your medical bill with your EOB, you're ready to review the individual charges and billing codes.

STEP 3

Review the Charges & Billing Codes

? Why This Matters

Medical bills often contain many individual charges, service descriptions, and billing codes. While many charges are appropriate, reviewing each one carefully can help you identify discrepancies, ask informed questions, and better understand what you're being asked to pay.

You don't need to understand every billing code to review your bill effectively. Start by looking for charges that seem unfamiliar, duplicated, or inconsistent with the care you received.



Checklist

- ☐ Review every **line item** on the bill
- ☐ **Highlight** any charge you don't recognize
- ☐ Look for **duplicate** charges
- ☐ Verify the number of **services** or units billed
- ☐ Look for **unexpected** facility or **supply** fees
- ☐ Compare major charges with the **care** you received
- ☐ **Circle** any billing codes or abbreviations you want explained



Charges That Deserve a Closer Look

1. Services you don't recognize
2. Duplicate charges
3. Unexpected facility fees
4. Quantities that seem incorrect
5. Charges that don't match your visit
6. Unexplained supplies or medications
7. Missing insurance adjustments



Saventra Tip

If you don't understand a charge or billing code, ask for an explanation in plain language. You don't need to know medical terminology to ask good questions about your bill.



Your Turn

Which charge or code raises the biggest question for you?

Where to Look on Your Bill

Scan each line item. Use this simple example to see the types of issues that may appear.

EXAMPLE MEDICAL BILL				
DATE OF SERVICE	DESCRIPTION OF SERVICE	CPT / HCPCS CODE	QTY	CHARGE
05/12/24	Office Visit	99213	1	\$150.00
05/12/24	X-Ray Chest	71046	1	\$200.00
05/12/24	X-Ray Chest	71046	1	\$200.00
05/12/24	Blood Test Panel	80050	2	\$300.00
05/12/24	Injection, Medication	J1885	1	\$75.00
05/12/24	Facility Fee	-	1	\$250.00
05/12/24	Supplies	A4550	1	\$35.00

Duplicate?
Same service listed twice.

Correct quantity?
Is the number of units accurate?

Recognize this charge?

Ask for an explanation if it's unfamiliar.



Ready for Step 4?

Great work. You've reviewed the individual charges. Next, you'll learn how to recognize some of the most common billing issues and understand when it's worth asking questions.



If you're unsure about a charge, make a note of it and ask your provider or insurance company to explain it before paying.

STEP 4

Identify Common Billing Issues

? Why This Matters

Even after reviewing your bill and comparing it with your Explanation of Benefits (EOB), you may still notice charges that deserve a closer look.

Many billing issues have simple explanations, while others may require your healthcare provider or insurance company to make a correction. Learning to recognize common billing issues can help you ask better questions and avoid paying charges that haven't been fully explained.



Common Billing Issues Checklist

- ☐ Duplicate charges
- ☐ Services you don't remember receiving
- ☐ Incorrect quantities or units
- ☐ Incorrect patient information
- ☐ Incorrect insurance information
- ☐ Unexpected facility fees
- ☐ Charges for canceled appointments
- ☐ Charges that don't match your Explanation of Benefits (EOB)



Common Issues & Next Steps



Duplicate Charge

Ask whether the charge appears more than once.



Unexpected Facility Fee

Ask what the fee covers and why it was added.



Service You Don't Recognize

Ask for a plain-language explanation before assuming the charge is incorrect.



Incorrect Patient or Insurance Information

Ask if your patient or insurance information was entered correctly.



Charge Doesn't Match EOB

Ask why the amount billed is different from what your EOB shows.



Saventra Tip

Not every unusual charge is a billing mistake. Your goal is to identify charges that deserve an explanation—not to assume the bill is incorrect.



Your Turn

Which issue, if any, did you notice on your bill?

How to Evaluate What You See

Use this simple guide to decide what each charge might mean and what to do next.



Looks Correct

The charge matches the care you received and what your EOB shows.



Needs Explanation

The charge is not clear, doesn't match what you expected, or needs more information.



Needs Follow-Up

The charge appears inconsistent or doesn't match your records or EOB. Follow up before paying.

Examples of Issues to Look For



Duplicate charge

The same service appears more than once.



Unknown service

A service or item you don't recognize.



Facility fee

Extra fees for the location or equipment.



Incorrect insurance

Insurance information doesn't appear correct.



Ready for Step 5?

Great work. You've identified any billing issues that deserve attention. Next, you'll learn how to organize your questions and prepare for a conversation with your healthcare provider or insurance company.



Not every unusual charge is a mistake. Asking informed questions is often the fastest way to understand your bill.

STEP 5

Prepare Your Questions

? Why This Matters

Once you've identified charges or billing issues that deserve a closer look, the next step is to organize your questions.

Writing down your concerns ahead of time can help you stay focused, make better use of your time, and ensure you don't forget important details during the conversation.

You don't need to have all the answers—you just need to know what you'd like explained.



Before You Call Checklist

- ☐ Have your medical bill available
- ☐ Have your Explanation of Benefits (EOB)
- ☐ Write down the date(s) of service
- ☐ Highlight the charges you have questions about
- ☐ Have your insurance ID card nearby
- ☐ Keep a pen and paper or notebook ready
- ☐ Plan to write down the representative's name
- ☐ Record the date and time of the call



Questions to Ask

- ☐ Can you explain this charge in plain language?
- ☐ Can you help me understand why this amount doesn't match my EOB?
- ☐ Can you explain how this amount was calculated?
- ☐ Can we review this charge together line by line?
- ☐ Is there additional documentation available?



Being organized won't guarantee an immediate solution, but it often leads to a more productive conversation.



Saventra Tip

Stay calm and courteous during the conversation. Most billing representatives genuinely want to help and are more likely to work collaboratively when the discussion remains respectful and organized.



Your Turn

What are the three most important questions you want answered?

1. _____
2. _____
3. _____



Conversation Notes

Representative Name _____

Date _____

Reference Number (if provided) _____

Outcome / Next Steps _____

Additional Notes _____



Ready for Step 6?

Great work. You're now prepared to contact your healthcare provider or insurance company with organized questions and clear documentation.

STEP 6

Contact Your Provider or Insurance Company

? Why This Matters

A well-prepared phone call can often answer questions, clarify confusing charges, or identify the next steps needed to resolve a billing concern.

Approach the conversation with curiosity rather than assumptions. Your goal is to understand your bill and gather accurate information before making a payment decision.



During the Call Checklist

- ☐ Introduce yourself and verify your identity
- ☐ Explain the specific charge or issue you're calling about
- ☐ Ask your prepared questions one at a time
- ☐ Write down important answers
- ☐ Ask for clarification if something isn't clear
- ☐ Request a reference number (if available)
- ☐ Ask what the next step will be
- ☐ Confirm whether additional follow-up is needed



Communication Tips



Be specific

Mention the exact date of service or charge.



Take notes

Write down names, dates, and important details.



Ask for clarification

It's okay to ask someone to explain something in plain language.



Stay courteous

A respectful conversation often leads to a more productive outcome.



If you're placed on hold or transferred

Keep your notes handy and continue documenting the conversation.



Take your time during the conversation. Understanding your bill is more important than finishing the call quickly.



Saventra Tip

If the first representative can't answer your question, politely ask whether someone else or another department would be better able to help.



Your Turn

What happened during your conversation?

- ☐ My questions were answered.
- ☐ I need more information.
- ☐ I was referred to another department.
- ☐ I need to contact my insurance company.
- ☐ I plan to follow up again.



Conversation Tracker

Date of Call _____

Representative _____

Reference Number _____

Next Action _____



Ready for Step 7?

Excellent work. You've gathered the information you need. The final step is deciding what action to take based on what you learned.

STEP 7

Decide Your Next Steps and Take Action

? Why This Matters

You've reviewed your bill, compared it with your EOB, identified potential issues, and gathered the information you need. Now it's time to decide on the next step that's right for your situation.

Taking the right next step can help you save money, fix errors, and avoid future problems.



Review Your Findings

Before deciding what to do next, check what you learned:

- ☐ Were any charges incorrect or duplicate?
- ☐ Were payments or adjustments missing?
- ☐ Do you qualify for a discount or payment plan?
- ☐ Do you still owe a valid balance?
- ☐ Do you need to follow up with your insurance company?
- ☐ Have all of your questions been answered?



Choose Your Next Step

Select the option that best applies to your situation.



Everything Looks Correct → Pay Your Bill

If the charges and payments are accurate, you can pay the bill. Thank the representative for their help and keep your records.



Request a Correction

If errors were confirmed, ask for the correction to be made. Request written confirmation of the change and how it will be reflected on your account.



Follow Up

If more information is needed or the representative promised to look into something, follow up on the date they provided.



File an Appeal

If your insurance denied a claim or reduced payment that you believe is incorrect, ask about the appeal process and deadlines.



Set Up a Payment Plan

If the balance is valid but unaffordable, ask about payment plans, financial assistance, or hardship programs.



Keep copies of all bills, EOBs, notes, and written correspondence until your issue is fully resolved. Good records are your best protection.



Saventra Tip

Always ask for confirmation in writing when changes are made or promised. It helps protect you if issues come up later.

Keep that confirmation with your medical records.



Your Turn

What is your next step?

- ☐ I will pay the bill. _____
- ☐ I will request a correction. _____
- ☐ I will follow up. _____
- ☐ I will file an appeal. _____
- ☐ I will set up a payment plan. _____
- ☐ Other: _____



Action Plan

What is your next step? _____

Who will you contact? _____

By when? _____

Target Completion Date _____

Notes: _____



You're Ready

You've completed the 7-Step Medical Bill Review Process. Keep your records, stay organized, and don't hesitate to ask questions. You have the power to make informed decisions about your healthcare bills.



Need Additional Help?

If your billing questions aren't resolved after following these steps, consider contacting a qualified medical billing advocate.

Thank You!

You've taken an important step toward understanding your medical bills.

Most people never learn how to read a medical bill. Now you have a practical process you can use whenever one arrives.

By following this 7-Step Medical Bill Review Process, you now have the knowledge and tools to understand your bill, ask the right questions, and take confident action.

Keep this guide handy and use it every time you receive a medical bill. Your attention today can save you money and prevent problems tomorrow.



Remember:

Stay organized, keep good records, and don't hesitate to ask questions. You have the power to protect yourself and your family.



You Took Control. That Matters.

By completing this process, you've:



Verified the details of your bill and your insurance information.



Compared your bill with your EOB and reviewed the charges.



Identified any billing issues that deserved a closer look.



Prepared and asked the right questions.



Decided your next steps and created a plan.

You're empowered to make informed decisions about your healthcare bills. Great job!



Need Help Reviewing Your Medical Bill?

Saventra is here to help.

We specialize in reviewing medical bills, identifying overcharges and errors, and negotiating with providers and insurance companies on your behalf.



Medical Bill Review

We analyze your bill, identify issues, and explain your options clearly.



Negotiation & Advocacy

We work with providers and insurance companies to pursue the best outcome on your behalf.



No savings? No success fee.

We only get paid when we save you money.

Book Your FREE 10-Minute Assessment

A short, no-obligation call to discuss your situation and see how we can help.



Visit Our Website
SaventraHealth.com



Prefer to Talk?
414.375.9349



Email Us
dan@saventrahealth.com



Schedule Your Free Assessment at SaventraHealth.com



No obligation. No pressure.



Our Mission: Helping Patients and Employees Pay Less for Healthcare.

Saventra is a Christian-run organization committed to integrity, compassion, and making healthcare more affordable for the people we serve.



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