

HEALTH CARE

Managing Your Health Care



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Role Play- Negotiating a Medical Bill

Role Play Activity: Negotiating a Medical Bill

Objective: Teach students the process of reviewing and negotiating a medical bill, emphasizing communication skills, understanding of insurance coverage, and dispute resolution strategies.

Materials Needed

- Video - How to Negotiate a Medical Bill - <https://www.youtube.com/watch?v=sPBF53vPALA>
- Mock medical bill with various issues (e.g., unknown/incorrect charges, services that should be 100-percent covered by insurance, duplicate charges)
- Role cards for participants - Patient, Billing Department Representative, and Observer
- Guidelines for negotiation, including key terms and tips
- Feedback forms for observers to evaluate the negotiation process

Activity Setup

Watch Video: How to Negotiate a Medical Bill - <https://www.youtube.com/watch?v=sPBF53vPALA>

Preparation: Divide students into small groups of three. In each group, assign the roles of Patient, Billing Department Representative, and Observer. Provide each group with a mock medical bill and role cards that outline their objectives and strategies.

Scenario Brief/Roles:

- **Patient:** Receives a high medical bill due to a coding error and a service that was supposed to be covered by insurance but was billed as out-of-network.
- **Billing Department Representative:** Represents the healthcare provider's billing department, has guidelines on what can be negotiated, and can offer payment plans or correct billing errors.
- **Observer:** Watches the interaction, takes notes, and provides feedback on negotiation strategies, communication skills, and resolution effectiveness.

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Guidelines: Offer basic negotiation tips to the students, such as:

- Research and understand the bill and your insurance coverage before the negotiation.
- Be clear and polite but assertive in communication.
- Ask for itemized bills and clarification for any charges that seem incorrect or unclear.
- Suggest alternatives, such as a payment plan, if unable to pay the full amount immediately.

Conducting the Role Play

- Each role play begins with the Patient contacting the Billing Department to discuss the bill. The Patient explains their concerns and disputes specific charges, using negotiation strategies to request adjustments or corrections.
- The Billing Department Representative listens, responds to the Patient's concerns, clarifies any misunderstandings, and offers solutions based on the department's policies.
- The Observer monitors the interaction, focusing on the negotiation process, the use of language, and how each party presents and responds to information.

Debrief and Feedback

- After the role-play, the Observer provides feedback on what was done well and areas for improvement, highlighting effective negotiation tactics and communication strategies.
- Discuss as a class the different approaches taken, what worked, what didn't, and how real-life negotiations might differ.
- Review key learnings and best practices for negotiating medical bills.

Reflection

- Encourage students to reflect on the experience, discussing how understanding medical billing and insurance can impact their ability to effectively manage healthcare expenses.

Outcome

- This activity not only helps students understand the complexities of medical billing but also develops critical life skills such as negotiation, problem-solving, and effective communication.

Itemization of Hospital Services

SSC08942 3323697 264418603

MARIA ALVAREZ
 123 LifeSmarts Street
 Anytown, CA 90000

Patient Name
 MARIA ALVAREZ

Patient Number 907055417
Dates of Service 10/11/2022-10/12/2022

Hospital Number 05387
Medical Record Number 000000203609

Patient Type
 INPATIENT SERVICES

Itemization of Hospital Services

REV CODE	DATE	HCPS	UNITS	DESCRIPTION	AMOUNT*
0110 - ROOM AND CARE					
	10/11/22		1	Room and Care	\$ 1,545.34
				Subtotal:	\$ 1,545.34
0300 - LABORATORY					
	10/10/22	036600	1	ARTERIAL PUNCTURE	\$ 372.28
	10/10/22	036415	1	VENIPUNCTURE	\$ 69.03
	10/12/22	036415	1	VENIPUNCTURE	\$ 69.03
				Subtotal:	\$ 510.34
0301 - LAB-CHEMISTRY					
	10/10/22	082805	1	ABG WITH MEAS O2 SAT	\$ 270.31
	10/11/22	080053	1	COMP METABOLIC PANEL	\$ 434.60
	10/12/22	080048	1	BASIC METABOLIC PANEL	\$ 286.15
				Subtotal:	\$ 991.06
0305 - LAB-HEMATOLOGY					
	10/11/22	085025	1	CBC AUTO DIFF	\$ 220.95
	10/12/22	085025	1	CBC AUTO DIFF	\$ 220.95
				Subtotal:	\$ 441.90
0320 - RAD DIAGNOSTIC-GENERAL					
	10/10/22	071045	1	XR CHEST SGL VIEW	\$ 256.78
				X-rays 100% Covered	
				Subtotal:	\$ 256.78
0410 - RESPIRATORY SVC					
	10/10/22	094640	1	INHALATION TX	\$ 132.78
	10/11/22	094640	1	HAND HELD NEB SUBQ	\$ 116.55
	10/11/22	094668	1	CHEST PHYSIO SUBSQ	\$ 49.68
	10/12/22	094668	1	CHEST PHYSIO SUBSQ	\$ 49.68
	10/12/22	094668	1	CHEST PHYSIO SUBSQ	\$ 49.68
	10/12/22	094668	1	CHEST PHYSIO SUBSQ	\$ 49.68
	10/12/22	094668	1	CHEST PHYSIO SUBSQ	\$ 49.68
	10/12/22	094640	1	MDI SUBQ	\$ 116.55
				Unknown Charge	
	10/12/22	094640	1	HAND HELD NEB SUBQ	\$ 116.55
				Duplicate Charge	
	10/12/22	094640	1	HAND HELD NEB SUBQ	\$ 116.55

Patient



Observer



Billing Department Rep.



Observer



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Guidelines for Negotiation: Key Strategies for Success

Understanding Your Bill

- **Review Carefully:** Always ask for an itemized bill and check for errors.
- **Know Your Coverage:** Understand what your insurance policy covers, including in-network and out-of-network services.
- **Know Your Rights:** Familiarize yourself with local laws regarding medical billing.

Communication Tips

- **Express Clearly:** Clearly articulate the issue, and what resolution you expect.
- **Listen and Respond:** Good negotiation is a two-way conversation, so listen to the responses and be ready to discuss.
- **Be Polite but Persistent:** Start the conversation respectfully, but be clear about the issues.

Negotiation Tactics

- **Dispute Errors:** If you find mistakes, point them out and ask for corrections.
- **Request Discounts:** Inquire if the provider offers discounts for prompt payment or financial hardship.
- **Payment Plan:** If the bill is accurate but you can't afford to pay in full, negotiate a manageable payment plan.

Self-Advocacy in Negotiations

- **Ask Questions:** Don't hesitate to ask for clarification on anything you don't understand.
- **Research:** Equip yourself with knowledge about common medical costs and insurance processes.
- **Assertiveness:** It's okay to assert your views or contest charges you believe are incorrect.
- **Second Opinions:** If uncertain, seek a second opinion or consult a patient advocate.

After Conversations

- **Follow Up:** If a resolution is promised, follow up to ensure it's delivered.
- **Documentation:** Keep a detailed record of all interactions, including names, dates, and agreed-upon actions.

Remember...

- **You're Learning:** Every interaction is a learning opportunity for future advocacy.
- **Support Networks:** Don't be afraid to lean on support networks, like family or consumer advocacy groups, for guidance.

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Negotiation Feedback Form

Observer's name: _____

Participant being evaluated: _____

Understanding of the bill

Clear understanding

Somewhat clear

Not clear

Problem-solving

Worked towards a resolution

Stayed focused on the issue

Showed flexibility in approach

Communication skills

Assertive and polite

Respectful listening

Clear articulation of issues

Advocacy

Did not get intimidated

Persisted despite challenges

Confidently represented their needs

Negotiation Strategies

Asked for itemization

Identified billing errors

Suggested reasonable solutions

Outcome

Reached an agreement

Made progress towards resolution

No resolution achieved

Additional Comments: _____

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