

The 8-Point Medical Bill Error Checklist

Check your bill in 5 minutes. Catch the errors most people miss.

80% of medical bills contain errors. | Average error on bills over \$10K: \$1,300 | Less than 1% ever check.

Instructions: Get your itemized bill (with CPT codes). Go through each item below. Check the box if you find an error. Each checked item is a potential dispute. Even one error can save you hundreds or thousands of dollars.

1. Duplicate Charges

Same CPT code appearing twice on the same date. Common with blood draws, imaging, and medications.

Look for: Identical line items with same date and code.

2. Upcoding

A higher-cost procedure code than what you actually received. Example: ER visit coded as Level 5 (CPT 99285) when it was Level 3.

Look for: ER levels, office visit levels, procedure complexity that doesn't match your experience.

3. Unbundled Services

Services that should be billed as one bundle split into separate charges. Example: A Comprehensive Metabolic Panel billed as 14 individual labs.

Look for: Multiple lab charges on the same date that could be a single panel.

4. Charges for Services Not Received

Medications never given, tests never performed, procedures that didn't happen.

Look for: Any line item you don't recognize or can't remember receiving.

5. Pharmacy Markups

Hospital pharmacy prices can exceed retail by 500-10,000%. A \$2 Tylenol billed at \$25+.

Compare: Check any medication charge against GoodRx.com retail prices.

6. Balance Billing Violations

Being charged the difference between the provider's price and insurer's allowed amount. Prohibited for in-network and emergency services.

Look for: Charges beyond your copay/coinsurance for in-network providers or ER visits.

7. Wrong Diagnosis or Procedure Codes

ICD-10 or CPT codes that don't match what actually happened. 32% of claim denials are coding-related.

Look for: Codes that don't match your medical records or the reason for your visit.

8. Incorrect Patient Information

Wrong name, DOB, insurance ID, or account number. Can cause someone else's charges to appear on your bill.

Look for: Any personal detail that isn't correct at the top of your bill.

Found errors?

The next step is to dispute them in writing, citing the right federal laws.

The Medical Bill Fight Kit

8 dispute templates + legal citations | evolutiolabs.net