

Medical Bill Settlement & Payment Plan Request Script

This script is designed for **negotiating a lower medical bill, requesting financial assistance, or setting up a payment plan** with a hospital, doctor's office, or collection agency.

Step 1: Connect to the Right Department

"Hello, my name is _____, and I recently received a medical bill from _____[Hospital/Provider Name]. I'd like to discuss options for reducing the balance or setting up a payment plan. Can you direct me to the billing or financial assistance department?"

(Wait to be transferred if necessary.)

Step 2: Verify the Bill & Check for Errors

"I'd like to confirm some details about this bill before we discuss payment. Can you review the charges with me and ensure there are no billing errors or duplicate charges?"

(Request an itemized bill if you don't already have one. Look for duplicate charges, services you didn't receive, or insurance errors.)

Step 3: Request a Discount or Financial Assistance

"I'm experiencing financial difficulties and cannot afford to pay the full balance. Do you offer financial assistance, hardship programs, or self-pay discounts?"

(Hospitals and providers often have assistance programs, especially for uninsured or low-income patients. If they say no, ask if they have any charity care programs.)

If they offer a discount:

"Thank you! Just to confirm, my new balance after the discount would be \$_____, and this will be considered payment in full?"

(Get the updated amount in writing before making a payment.)

Step 4: Negotiate a Settlement (If They Don't Offer Assistance)

"I want to resolve this balance, but I can't afford to pay the full amount. However, I can make a **one-time payment** of \$_____ if that would settle the account in full. Would you be willing to accept that as a final payment?"

*(Start by offering **30–50% of the balance** and negotiate from there. If they refuse, ask what the lowest possible settlement amount would be.)*

Step 5: Set Up an Interest-Free Payment Plan (If Settlement Isn't Possible)

"If a settlement isn't an option, can we set up an interest-free payment plan? I can afford to pay \$_____ per month. Would that work?"

*(Try to avoid payment plans with interest—most hospitals and providers offer **0% interest** options if you ask.)*

Step 6: Confirm the Agreement in Writing

"Thank you for working with me. Before I make a payment, can you send me a written confirmation of our agreement, including the adjusted balance and terms?"

(Do not make any payments until you have a written agreement confirming the settlement or payment plan.)

Step 7: Follow Up to Ensure the Account is Resolved

(After paying, call back to confirm your balance is zero and request a final confirmation letter.)

"Hello, I recently made a payment to settle my medical bill for \$_____. I want to confirm that my account is now at a **zero balance** and is considered **paid in full**. Could you send me a final confirmation letter for my records?"

Additional Tips for Medical Bill Negotiation:

- ✓ **Always ask for an itemized bill** – Billing mistakes are common.
- ✓ **Ask for a self-pay discount** – Many providers offer 10-50% off for cash payments.
- ✓ **If denied assistance, ask for a manager or patient advocate** – They have more authority.

- ✓ **Avoid a payment plan with interest** – Hospitals often provide 0% options.
- ✓ **Keep all communication in writing** – To protect yourself from future disputes.