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Tracking Your Medical Bills and Health Insurance Claims [1]

This section has been reviewed and approved by the [Cancer.Net Editorial Board](#) [2], 01/2013

Most people with cancer receive a large number of bills and health insurance claims, creating a cycle of paperwork that can be overwhelming. To reduce your stress and maintain financial health, it is important to develop a clear system for tracking payments and filing important documents. At the same time, keep your system as simple as possible to reduce the effort it takes to stay organized. This allows you to spend more time focusing on the people and activities you value.

What to track

Keeping detailed records about your cancer care and tracking the related paperwork will help you manage payments. The following are examples of important information to track:

- Details about each appointment, including the date and any lab work, tests, or procedures that took place
- The name and dose of each drug prescribed, along with the name of the prescribing doctor
- Copies of checks and credit card receipts for co-pays and other health care costs
- A current copy of your medical insurance coverage or plan description to use as a reference
- Bills and invoices from health care providers, such as doctor's offices, hospitals, or laboratories
- Insurance claims filed by you or by your doctor or hospital
- Explanation of benefits statements, also called EOBs, from your insurance company for claims it has processed
- Insurance reimbursements you've received
- Insurance claim rejections you've received and appeal letters you've written

Having these records easily accessible will help you respond if a question comes up or you need to appeal a rejected or under-paid insurance claim.

In addition, if your medical expenses are expected to reach or exceed the [Internal Revenue Service](#) minimums [3], you will want to track travel, meal, and telephone expenses related to your medical care. When completing your taxes, you are allowed to deduct the amount by which your total medical expenses are greater than 10% of your adjusted gross income.

Tracking information with a calendar

Perhaps the simplest starting point to get organized is a calendar. This can be paper or electronic, as long as you feel comfortable with the format and can easily add or change items. As you keep your calendar updated, it will provide you with a complete history to which you can refer for insurance claims and tax purposes.

Your calendar should have enough room for you to write every medical appointment, test, procedure, and prescription drug purchase on the day it occurs. Some people prefer to keep this type of calendar separate from their professional and/or family calendars, due to space, simplicity, or privacy reasons.

Tracking information on paper or on electronically

In addition to a calendar, many people have a paper- or computer-based system for tracking information related to their cancer care. For example, a simple pad of paper with columns for the appointment date, doctor's name, amount paid, status of insurance claim, and other important notes can help you see, at a glance, the status of payments for medical services. Or you may choose to track such information with spreadsheet software. This approach reduces the chance of information being damaged by water or fire and allows you to quickly search, sort, and compare data. Although you can create your own spreadsheet, there are computer programs available that offer templates that make it easy to view and manage your medical data. Some software also provides templates for writing letters to dispute rejected insurance claims.

Another option is to track financial information related to your cancer care online. You can log in to a website that allows you to save insurance information and manage medical bills. Some sites may charge a fee for such services. In addition, you should carefully consider the security measures that each website takes to protect your data and privacy before using one.

Creating a filing system

Meanwhile, given the number of documents you will receive during cancer treatment, it is important to have a filing system. For example, you may choose to create separate files for insurance statement, bills, and receipts of payment, categorized by year. To reduce the amount of paper you have to store, consider scanning these documents to save them on your computer as electronic files.

Hiring someone to manage for you

Health insurance claims assistance services are an alternative for those who feel they need professional help dealing with their insurance claims. Hourly or annual fees vary widely, but they are generally more expensive than the other options listed above.

A claims assistant may be especially helpful for people with cancer who are spending a lot of time disputing claims rejected by their insurance companies. These professionals typically file and track an unlimited number of claims, review medical bills for accuracy, appeal rejected claims, contact health care providers and insurance companies to resolve problems with claims,

and provide advice.

The Alliance of Claims Assistance Professionals [4] provides references to Claims Assistance Professionals in several states.

Help for Medicare beneficiaries

People with Medicare coverage have one more source of help to track medical bills. The federal government offers an online tool, <http://www.medicare.gov/manage-your-health/index.html> [5], which Medicare recipients may use to store and access personalized information.

More Information

Organizing Your Cancer Care [6]

Managing the Cost of Cancer Care [7]

Financial Resources [8]

Additional Resource

Cancer Financial Assistance Coalition [9]

Links:

[1] <http://www.cancer.net/navigating-cancer-care/managing-your-care/tracking-your-medical-bills-and-health-insurance-claims>

[2] <http://www.cancer.net/about-us>

[3] <http://www.irs.gov/taxtopics/tc502.html>

[4] <http://www.claims.org/>

[5] <http://www.medicare.gov/manage-your-health/index.html>

[6] <http://www.cancer.net/node/25065>

[7] <http://www.cancer.net/node/24865>

[8] <http://www.cancer.net/node/25370>

[9] <http://www.cancerfac.org/>