ARDENT WORKSHOP

AN ARDENT WORKSHOP PRODUCT

Itemized-Bill Review Checklist

The ten things to check on any medical bill before you pay — free from Ardent Workshop.

Check before you pay

Itemized-bill review checklist

Before you pay a medical bill, ask the billing office for an itemized bill (you're entitled to one) — a plain balance hides the line items where errors live. Then work down these ten checks and mark what you find. Anything you dispute becomes a specific point for a call or an appeal.

THE ONE COMPARISON THAT CATCHES THE MOST

Compare what the bill charges you against the EOB's patient responsibility (the Explanation of Benefits your insurer sends is not a bill — it says what your plan thinks you owe). If the bill asks for more, question it first.

Check	What to look for	Found? (Y / N)
Duplicate charge	The same service or item billed twice on one bill or across bills.	
Services not received	A charge for a test, drug, or day you didn't actually get.	
Wrong quantity / units	Billed for more units, minutes, or days than were provided.	
Upcoding	Billed for a more expensive service than the one performed.	
Unbundling	Charges split into parts that should be billed as one package.	
Balance billing	Billed the gap after insurance when the provider agreed not to.	
Out-of-network surprise	A provider you didn't choose (anesthesia, radiology) billed as out-of-network.	
Doesn't match the EOB	The amount you were asked to pay is more than the EOB's patient responsibility.	
Prices way above average	A line item far higher than the typical or negotiated price.	
Wrong insurance / not filed	The bill was never sent to insurance, or sent to the wrong plan.	

This one-page checklist is a taste of the full Medical-Bill Review & Appeals Organizer — which matches every bill to its EOB and flags overcharges for you, tracks denials and appeal deadlines, and keeps the correspondence trail that wins appeals. Get the full Medical-Bill Review & Appeals Organizer ›