## Overwhelmed by medical bills? Seek help!

A Commentary from Lara Sutherlin, DATCP Administrator for the Division of Trade and Consumer Protection, for National Consumer Protection Week (March 3-9)

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MADISON – There is no way around it: medical billing is complicated. Even a simple medical procedure could involve pre-approvals and invoices from hospitals, independent clinics, specialty providers, insurers and more. Stuck in the middle are consumers who are frustrated with the complex terminology, the unclear breakdown of fees, and urgent questions about their financial responsibilities in the matter.

It is no wonder that medical services complaints to the Wisconsin Department of Agriculture, Trade and Consumer protection (DATCP) increased 30% in 2018, rising to fifth in the annual list of the top consumer complaints received by the agency. We heard from Wisconsin consumers who are frustrated and confused by medical-related billing and documentation, and who believe there may be misrepresentations or unauthorized charges in these documents.



Lara Sutherlin
DATCP Division Administrator

As if health care patients didn't already have their hands full with their care requirements and the associated paperwork, you can also add in the stressors of medical quackery and health care-related telemarketing scams. Telemarketing was again the top consumer complaint category for our agency in 2018. Already this year, many of the illegal robocalls reported to our agency by Wisconsinites are phony pitches for Medicare-related services, discount drug plans, and government-funded braces and medical devices. It's no surprise that consumers are seeking help.

If you find yourself overwhelmed with medical services-related issues, know that DATCP is here to help you work through the situation. Governor Evers's recently announced Executive Order #4 directs DATCP and fellow state agencies to implement action plans and make recommendations relating to health care issues. DATCP is working to enhance consumer protection as it relates to health care, even beyond the education and complaint mediation services we currently provide on the matter.

While DATCP can accept your consumer complaint about a medical services issue and either mediate the situation directly or transfer your complaint to the appropriate state or federal agency, it is also important to arm yourself with the information you need to be an informed consumer. Carefully review all your bills as they arrive. Make on-time payments where warranted and retain all your medical paperwork for reference later. If there are irregularities with your bill, or if you have difficulty discerning the bill or making payments, work directly with the hospital or clinic to address your concerns, and reach out to your insurer if they are also involved in the matter at hand.

If you continue to face issues after attempting to work with your care providers or insurers, visit the DATCP website (datcp.wi.gov) to file a complaint. If you wish to speak with a Bureau of Consumer Protection specialist about your issue or receive a complaint form by mail, reach out to our Consumer Protection Hotline at 800-422-7128 or datcphotline@wi.gov. We will contact the parties in your complaint and attempt to get everyone on the same page.

We look forward to sharing news about our agency's developments in this consumer category as we work toward fulfilling the mission of Executive Order #4. Stay tuned to DATCP by watching our website for Bureau of Consumer Protection news releases or by following the Bureau on Facebook: www.facebook.com/wiconsumer or Twitter: @wiconsumer.

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