billradar

SAMPLE - FICTIONAL DATA

BillRadar report

Sample case · Seaside Regional Hospital · Made on March 2, 2026

Up to $1,596 may come off your bills

Apply for financial assistance by April 1, 2026. Check this date with the hospital.

Rules: the public Financial Assistance Policy and form of Memorial Regional Hospital (FL; MHS = Memorial Healthcare System), applied to the fictional Seaside Regional Hospital case.

What we found

Same service billed twice on sheet 7 · $196.82

Lines 1 and 2 are the same code 01960 on Feb 11, 2025 for $4,944.00 each. Your insurance statement shows $196.82 for the second one.

sheet 7, line 1 · sheet 7, line 2 · sheet 1, line 5 · sheet 1, line 6

Sheet 13 asks two different amounts

It says your balance is $0.00 and also asks you to pay $719.03. Do not pay until the office explains which one is right.

sheet 13

Page 3 of 4 is missing

This insurance statement has 4 pages; we have 3. Totals may be on a missing page. Find or ask for page 3.

sheet 1 · sheet 2 · sheet 3

You likely qualify for financial assistance · $1,399.71

Household of 3, income $58,000: 212.3% of the poverty guideline. The policy gives 90% off at this level. File 1 has no discount yet.

file 1

> “Memorial Regional Hospital BALANCES DUE FROM PATIENT INCOME AMOUNT OF DISCOUNT Up to 200% of FPG 100% Discount 201% - 250% of FPG 90% Discount 251% - 300% of FPG 85% Discount 301% - 350% of FPG 83% Discount 351% - 400% of FPG 83% Discount” - Financial Assistance Policy (current public version), page 11
>
> “This means all uninsured patient responsibility amounts as well as insured patient balances after insurance payment. This includes deductibles, coinsurance, copayments, and non-covered charges.” - Financial Assistance Policy (current public version), page 3
>
> “in the case of emergency or other medically necessary care, not more than the amounts generally billed to individuals who have insurance covering such care (AGB)” - 26 CFR 1.501(r)-5(a), limit on amounts charged (AGB)
>
> “Refunds to the individual any amount he or she has paid for the care (whether to the hospital facility or any other party to whom the hospital facility has referred or sold the individual's debt for the care) that exceeds the amount he or she is determined to be personally responsible for paying as a FAP-eligible individual, unless such excess amount is less than $5” - 26 CFR 1.501(r)-6, billing and collection
>
> “Takes all reasonably available measures to reverse any ECA (with the exception of a sale of debt and an ECA described in paragraph (b)(1)(iii) of this section) taken against the individual to obtain payment for the care.” - 26 CFR 1.501(r)-6, billing and collection

Worth checking

Not counted in the total. Ask for an itemized bill to confirm.

Check the $40.00 credit stays taken off

Sheet 12 shows a $40.00 credit. Sheet 13 of the same account asks $719.03, which looks to include it already. Check that it stays there; it is not counted as money back.

sheet 12 · sheet 13

Apply by Apr 1, 2026

First bill after discharge: file 1, Apr 5, 2025. No sheet says 'first bill', so we used the earliest hospital bill we have. This date is 12 months after Apr 1, 2025 (sheet 4).

file 1

> “Patients or responsible parties can apply for financial assistance for up to one year after the date of service or twelve months after last insurance payment.” - Financial Assistance Policy (current public version), page 5

> “the application period begins on the date the care is provided and ends on the later of the 240th day after the date that the first post-discharge billing statement for the care is provided” - 26 CFR 1.501(r)-1(b)(3), application period

Baby's care is billed under mom's insurance

Sheet 2 lists newborn care (0170, 99460, 99462) for mom (member ID ending 7396). 8 lines for $7,400.00 were denied (reason A27). Ask the insurer and the provider to bill it under the baby, or add the baby to the plan, before the balance moves to you. The hospital already bills the baby's account (file 3) $0.00 due from insurance and shows an insurance credit of $4,946.75 that no insurance statement in your papers explains: ask for the statement behind it.

sheet 2, line 1 · sheet 2, line 2 · sheet 2, line 3 · sheet 2, line 4 · sheet 2, line 5 · sheet 2, line 6 · sheet 2, line 7 · sheet 2, line 8 · file 3

Checked, no money here

File 3: waiting for insurance

$1,490.25 is due from insurance, not from you, so nothing comes off it yet. If the plan refuses it, ask for the same help on this bill.

file 3

Doctors' bills are outside the hospital's assistance policy

Brightwater Healthcorp Inc, Little Harbor Pediatrics - PA bill separately. This policy covers the hospital and its own doctors only; ask each office whether it has its own help program.

sheet 5 · sheet 7 · sheet 8 · sheet 10

> “This Financial Assistance Policy only applies to services provided by MHS at its facilities and services provided by MHS employed physicians.” - Financial Assistance Policy (current public version), page 5

Letters ready to sign

Request for an itemized statement	To: Patient Financial Services, Seaside Regional Hospital
Billing dispute: the same service billed twice	To: Billing office, Brightwater Healthcorp Inc
Application for financial assistance	To: Patient Financial Services, Seaside Regional Hospital

Your papers

Paper	Kind	From	Date	Balance
Sheet 1	Insurance statement (EOB)	Quillford, Augustine P.	March 21, 2025	$393.64
Sheet 2	Insurance statement (EOB)	Voskuijlen, Petra	February 11, 2025	$0.00
Sheet 3	Insurance statement (EOB)			
Sheet 4	Insurance statement (EOB)	Seaside Regional Hospital	April 1, 2025	$1,555.23
Sheet 5	Statement	Brightwater Healthcorp Inc	March 22, 2025	$393.64
Sheet 6	Insurance statement (EOB)	Coastline Diagnostics Reference Laboratory Services	January 8, 2025	$50.00
Sheet 7	Itemized bill	Brightwater Healthcorp Inc		$393.64

Paper	Kind	From	Date	Balance
Sheet 8	Statement	Little Harbor Pediatrics - PA	July 6, 2025	$27.00
Sheet 9	Insurance statement (EOB)	Halversen, Marit	March 11, 2025	$739.03
Sheet 10	Statement	Brightwater Healthcorp Inc		$393.64
Sheet 11	Insurance statement (EOB)		January 8, 2025	
Sheet 12	Statement	Women First OB/GYN Care, LLC	March 18, 2025	-$40.00
Sheet 13	Statement	Women First OB/GYN Care, LLC	February 11, 2025	$0.00
Sheet 14	Other	Cradleview-Obstetrix Medical Group		$275.00
File 1	Statement	Seaside Healthcare System	April 5, 2025	$1,555.23
File 2	Itemized bill	Seaside Regional Hospital	April 7, 2025	$1,555.23
File 3	Itemized bill	Seaside Regional Hospital	April 7, 2025	$0.00

Model answers in this report were replayed from recordings, not a live run. Amounts and dates are computed by code.
BillRadar helps with hospital bills and insurance. It does not give legal or medical advice. You review and sign every letter.