



Fighting medical bills after COVID-19

COVID-19 has had a devastating effect on the economy, left millions unemployed, and killed thousands, but it has also had a less well-known side effect- leaving victims with thousands of dollars of medical debt.

One such example was in Seattle, where Michael Flor battled coronavirus and then received a nearly \$1.1 million dollar bill, with over three thousand itemized charges listed on the 181 page bill. However, the Coronavirus Aid, Relief, and Economic Security Act (CARES) and Families First Coronavirus Response Act (FFCRA) includes provisions related to payments for healthcare expenses associated with Coronavirus treatment. The FFCRA made insurance companies waive deductibles, coinsurance, and out of pocket costs related to coronavirus testing. However, loopholes in the Act mean that many Americans are still stuck paying high out of pocket costs for testing if the testing occurred at an emergency room or other

non-public site. Moreover, if a person is turned away and told they don't qualify for testing, they are often billed for the visit related to the request for a test.

Moreover, because many insurance plans are employer-sponsored and wholly funded by the employer, but simply administered by the insurance company, many employers having varying definitions as to what qualifies as Coronavirus treatment, and what the plan will actually cover. Under the CARES Act, hospitals received emergency funding to help offset the costs of Coronavirus treatment and prohibits hospitals from charging more than the network reimbursement rate, but this has been difficult for patients to track, and there have been loopholes leaving many Americans with debilitating medical debt. For example, if a patient has COVID treatment as secondary to another condition, and the COVID causes increased complications, many Americans are having difficulty having these COVID-related complications covered under the CARES Act mandates.

The confusion over what is required to be covered and the maximum allowable charges for treatment is compounded by the fact that half of all adults fear that a medical emergency could put them into bankruptcy according to a new Gallup and West Health Poll, and that approximately 15% of U.S. households currently have unpaid medical debt. Additionally, more than 88% of Americans are concerned about rising healthcare costs as a result of the pandemic, and at least 14% of adults would forego or delay COVID treatment because they worry about the resulting financial harm.

If you find yourself in medical debt as a result of coronavirus treatment, immediately contact your insurance carrier and request a detailed explanation of benefits, and then reach out to your provider to gather a detailed statement of your charges. Diceros Law is here to help. Through our affiliation with [Medliminal](#), we assist employers

and their employees with medical bill review and advocacy. [Medliminal's](#) award-winning H-CAT system can review your medical bills and identify overcharges for treatment. We then work with [Medliminal's](#) medical billing experts to recover overpayments made by you. It's important to have a team in your corner that knows the rules and stands strong and grounded against billing overages.

Thompson, Dennis, Another COVID Plague: Big Surprise Medical Bills for Survivors, (June 22, 2020).

Witters, Dan, 50% in U.S. Fear Bankruptcy Due to Major Health Event, (September 1, 2020).