

Transcript: Winning a two-year fight over a bogus bill

Dan: Hey there--

A few months ago, we got a note from a listener named Meagan in California. It started like this:

"Last month, I successfully had a provider pull back a bill from collections and stop billing me for an ER visit from July 2022.

Meagan was writing to us in fall of 2024-- that bill had not gotten resolved until more than two years after the ER visit.

Meagan, um, wanted to thank us! Her note said she'd picked up some tactical advice, but she said the show had helped her keep going. Here's how she put it when we talked with her.

Meagan: I could listen to the podcast and kind of hear some community and say, I'm not alone. This is a possible thing, right?

Dan: Of course Meagan's story is epic. Because parts of it are personal, she's asked us not to use her full name.

This tale has some comically wild twists. And some important tactical lessons.

And it's Meagan's reflections on the whole journey that I especially want to share with you.

This is An Arm and a Leg, a show about why health care costs so freaking much, and what we can maybe do about it. I'm Dan Weissmann. I'm a reporter, and I like a challenge. So the job we've chosen on this show is to take one of the most enraging, terrifying, depressing parts of American life, and bring you something entertaining, empowering, and useful.

July 28, 2022 was a Thursday. Meagan woke up to a brand new experience: Vertigo. Nausea. Dizzyness, the works.

Meagan: I just couldn't see straight, couldn't stand up... basically made it to the bathroom and laid on the bathroom floor for like four hours.

Dan: She called in sick to work, waited to feel better. But she didn't. And she got frightened.

Meagan: I think what was scariest about it is that I didn't know why I had it. What if I have a brain tumor and that's why I can't see straight, or like, what if something's going on with my eyes?

Dan: Meagan lives alone.

Meagan: So like the number of people that you want to call in that situation, that are like, 'hi, can you like, help me?'

Dan: That number was zero.

She called an ambulance, went to the closest hospital.

The ER docs ruled out the scariest possibilities, gave her meds for dizziness and nausea, sent her home. And she recovered.

That was the easy part. On to the bills.

The fight over the *first* bill was really kind of a warm-up. This one arrived a couple months after her ER visit, from the ambulance service. Two thousand, seven hundred twenty-two dollars and forty-two cents.

Which Meagan did not expect to pay. She'd been to the ER earlier in the year, paid a whole lot of money -- which she knew meant she'd hit her insurance plan's out-of-pocket maximum.

Every insurance plan has this: It's the number that, after you hit it, insurance picks up everything else.

So she called her insurance company.

Meagan: I was like, 'Hey, I've hit my out of pocket max. This doesn't make any sense. I'm getting billed.' And they kind of said, 'Okay, yeah, we're on it. We'll handle it. We'll reprocess everything.'

Dan: And she did get paperwork from her insurance that said she owed the ambulance company nothing.

But she kept getting bills. And after a few months, a collection agency called about them. Meagan says she told them: My insurance company says I don't owe this.

And she says their response was, Well, do you have documentation?

Meagan: And they said it in this tone that was like, you don't know what you're talking about and you can't be right. Here's a very specific document that you're gonna need to prove this. And I was like, Yeah, I have that.

Dan: You may have caught a second person laughing there. That's our producer Claire Davenport, who talked with Meagan and did most of the reporting for this story. Meagan says she emailed the collections folks right away.

Meagan: I was like, 'per our discussion, here is all the documents that say, I do not owe you any money.' And then they said, 'okay,' and I never heard from them again.

Dan: So, Meagan was like, OK cool! That totally worked.

But like I mentioned: That ambulance bill was just the warmup.

By the time it got resolved, it was March 2023, almost eight months after her vertigo attack. Meagan says the hospital still hadn't sent her a bill for the actual ER visit.

But she had gotten documents from her insurance company, United Healthcare. They show that United had paid the hospital, run by Kaiser Permanente, a few thousand dollars.

By the way: We know all this because Meagan shared dozens of pages of paperwork with us

United seemed to think Meagan would owe Kaiser about five hundred seventy dollars..

Meagan says she finally heard from Kaiser in July 2023. Just short of a year since her ER visit. They sent a bill for three thousand, three hundred eight-one dollars and 62 cents. This is almost six times United's estimate.

Meagan: I'm like, this is a massive amount of money. I know I don't owe it. What is going on?

Dan: Getting that resolved would take more than 15 months. And a lot of phone calls. From the start, she says she kept in mind tips from this show.

Meagan: One of the things that y'all talk about on the podcast is just having that, like, pretty cordial tone, like not getting angry at the people. So every time I'm calling, like I'm frustrated, I'm tired, but I'm having a pleasant conversation with the person on the other end of the line who is not personally responsible for what's going on.

Dan: Here's how she says those conversations tended to go.

Meagan: I'd call United and I'd say, 'Hey, United. This provider is billing me. Can you guys reprocess this claim?' And they would say, 'yep, we're on it. We see your file.'

Dan: And by the time Meagan says she started making these calls United's file showed Meagan only owed Kaiser about sixty-four bucks. Meagan says United would promise to tell Kaiser the deal.

Meagan: I would also immediately call Kaiser and say, 'Hey, Kaiser. I just spoke to United. I'm protesting this claim. Please do not keep billing me.'

Dan: And so on.

Meagan: Every single person that I talked to was trying to be helpful. Everyone was like, Oh yeah, like, I've looked through your notes, this looks like a mistake.

Dan: She says, they'd tell her, just give us 10 to 14 business days to process this.

Meagan: And then I would just go on with my life.

Dan: But month after month, she says: those fixes just did not stick.

Meagan: And so every time I got a bill, it was like, this person failed me. Like they weren't able to do this and get it fixed for me. And it was just

super-disappointing. And I was like, I'm back in exactly the same position. Like, I didn't feel like I had any other tools.

Dan: But she found ways to keep going, make the next call. Like remembering how she'd fought off the ambulance bill.

Meagan: I was like, okay, I'm so confident that I do not owe this because I have been successful before And so that would get me, like, really amped up and angry about it.

Dan: That was one kind of energy. Meagan says she also got a lot of support and inspiration from her best friend.

Meagan: Her mom had recently had to go in for knee surgery.

Dan: And some of the bills, they hadn't looked right to Meagan's friend.

Meagan: And her mom doesn't speak a lot of English. She's not very high income. So she's got a lot fewer privileges than my friend or myself. And so my friend is the one who took on the responsibility of her bills. And so my friend was really helpful in that because we would talk about, like, it's the principle of it for the people who can't do this.

Dan: Meagan says that principle gave her a different kind of energy: It let her imagine that there might be a bigger point to her fight.

Meagan: Maybe if I can fight this, they can find some issue that this won't happen again and it won't happen to somebody else.

Dan: And Meagan knew: This was happening to a lot of other people.

Meagan: People have been fighting for harder stuff. People have had harder or longer chronic conditions, I was healthy, right? It's not like I was fighting cancer bills or different providers or just the complexity that billing can get into. And I feel like your show was part of that inspiration for me where it's like people out there are going through tougher things than just a single hospital visit where one bill is wrong. And so, yeah, I can keep doing this. This is easy.

Dan: So month after month, Meagan says she just kept making that next call. And after a while, she tried some new tactics.

After she got a bill dated December 24 -- Christmas eve -- she tried something new:

She sent Kaiser a fax of the statement from her insurance saying she owes 64 dollars, not three thousand.

And she says she called Kaiser to follow up. Got a guy on the phone.

Meagan: I was like, did you get and he was like, I can't confirm that we've received it. It takes X amount of days.

Dan: By the time those days had passed, it was January 2025 -- a year and a half after Meagan's ER visit. She'd been fighting the bill for six months.

And by the end of January, yet another bill arrived.

So... Meagan thinks it's around this time when she tried to get Kaiser and United on the phone together herself. United had given her a number to pass along to Kaiser's billing office.

Instead, this time Meagan got a Kaiser billing rep to stay on the line while Meagan started a three-way call.

But she says United didn't want that three way call.

Meagan: They were like, 'Oh, the customer is on the line. You can't use this phone number. Like this is only for businesses.'

Dan: No patients allowed. Meagan says United transferred the call to their customer-service line for patients.

There was a menu to navigate.. Meagan was used to it. The Kaiser rep, not so much.

Meagan: So we did the whole like click, you know, click number six click number one enter your you know Whatever and we'd maybe been on hold for like three or four minutes And she's like, 'this is ridiculous. What are they doing? Why have we been here for so long?' I'm like, 'ma'am, it's been three minutes. Like, let me tell you what my life has been like lately. I was like, I know this music. I can tell you everything that's coming.'

Dan: The problem did not get solved. Bills kept arriving. Meagan says she kept making calls.

And then in June, a United Healthcare rep gave Meagan a suggestion that turned things around.

That's next.

This episode of An Arm and a Leg is produced in partnership with KFF Health News. That's a nonprofit newsroom covering health issues in America. Their reporters win all kinds of awards every year. We are honored to work with them.

Meagan's big call with a United Healthcare rep didn't start with a very hopeful-sounding prognosis. She says the rep told her:

Meagan: 'I don't think there's anything more that we can do, like we've. We've provided all this information to Kaiser. We don't know why they're getting it. We've followed all of their instructions.'

Dan: But she says the rep did have something to offer. Legal recourse -- right in the paperwork United had sent Meagan:

Meagan: The United representative was like, 'Yeah, look at your explanation of benefits.' There was language that she pointed out to me that said, 'you do not owe this bill and you have rights.'

Dan: And Meagan says the United rep told her about a free legal hotline. Meagan says she ended up talking with a lawyer who gave her a template for a Cease and Desist letter: A letter that says, if you don't cut this out, I might sue you.

The template cited state and federal laws. Meagan filled in details about how Kaiser may be violating them -- by billing her for money she didn't owe. The letter demanded that they stop contacting her..

And it said how if they violated her rights-- for instance, sending her another bill or calling her -- the law gave her the right to sue for damages. Up to a thousand dollars for each instance.

Meagan sent her letter certified mail. She shared the receipt with us.

And, as she told Claire, this was actually the emotional high point of the whole epic.

Meagan: I was walking around and I was like telling a couple folks, I'm like, 'I just sent a cease and desist letter to Kaiser' and they would be like, 'Oh my gosh, I'm so sorry,' but for me, I was so excited. It's the first point at which I felt that I had the power. Like, all of this situation the whole time along the way was like, I'm reliant on Kaiser. I'm reliant on United for these people to do things. And so that was flipping the script for me where I'm like, no, I'm a badass.

Dan: And then two months later, she got another bill. This one said FINAL NOTICE. It said if she doesn't pay up, Kaiser will send her to collections.

So Meagan says she made the next phone call-- and almost by accident -- she found herself saying what turned out to be the magic words.

Meagan: I laugh at how I handled this because I called Kaiser, I said – it was a really, again, very cordial conversation. I was like, Hey, um, I sent you guys a cease and desist. Uh, I received another bill. Um, what's going on? And they're like, 'Not sure. Don't have it in your file that we ever received anything. Don't have any record of that here with this claim.' I asked it as a question. This is what's so funny to me. I was like, 'So like, do I have any other options than to sue y'all?'

Claire: That's awesome. That's the kindest way I've ever heard of someone threatening to sue.

Meagan: It's so funny in retrospect, cause in the moment, it didn't feel like a threat. It was just like. This is the next step, right? Like, I've done all the things that I'm supposed to do and it's not working. And I think now we have to go to court. And that's where Kaiser came back and was like, no, no, no, no, no. Like, we don't, we don't have to go to court. They immediately were like, 'I'm going to go ahead and transfer you to someone.'

Dan: Meagan says the woman she talked to -- "Angie" in her notes -- seemed to take her seriously.

Meagan: She was like, I will pull your letter out of collections. I will call you in three days. And it was just after that, everything was boom, boom, boom, boom, boom

Dan: It took a few weeks. Meagan says Angie kept giving her status reports.

Meagan: until finally one day I got the call and she was like, ‘It's done. It's settled. You owe us 64 dollars,’ which is like, a huge win, but also I was like, could I also not pay that 64 dollars at this point?

Dan: Not quite. Meagan says Angie transferred her to someone who would take that sixty-four dollar payment.

Meagan: And she goes, ‘Is this hospital visit from 2022?’ She was shocked. She was like, ‘this might be the oldest bill that I've ever processed.’ Like, I was like, ‘yeah.’

Dan: So, it's done.

We asked both United and Kaiser about Meagan's story. They responded by email. United said they were glad their staff were ultimately able to help.

Kaiser said Meagan's “experience was unusual, and should not have happened. It was understandably frustrating for her, and we offer our apology.”

Kaiser also blamed United for everything. They said ALL the bills they sent Meagan “were based on incorrect information from her insurer, which repeatedly provided us with wrong amounts for the patient's responsibility, all while providing different information to the patient.”

Which conflicts with Meagan's recollections, and the documents she shared with us.

For instance, there's paperwork Meagan got from United saying, basically, “Hey, just FYI -- here's a copy of a letter we just sent Kaiser.” That letter shows Meagan's responsibility as being -- exactly the amount Kaiser ultimately accepted. OK.

Meanwhile, Meagan is definitely still working through her feelings about the whole thing.

One of them is actually disappointment. Meagan says that one of the things that kept her going was the hope that she could help Kaiser identify a systemic problem, and fix it.

By the end, it wasn't really about the money.

After the first six months, Kaiser actually reduced the amount they were billing her for -- Meagan says she still doesn't know why -- from three thousand and some dollars, to five hundred and some, which she says she could have paid, no problem.

Meagan: 500 for me was easy. But I know it's not for someone else and that's where I would always like pull back that strength and be like, 'this is all about an opportunity to get something fixed.' I want this to not happen to other people. I mean, it's, it's almost a little bit of a pipe dream to hope that that's going to happen, but I know for a fact it never happened because one person handled my case, and then that was it.

Dan: So disappointment is one feeling. Another one is fear.

Meagan says she may be more scared now than when she was fighting the bill. She compares it to the day she called the ambulance, her vertigo attack.

Meagan: I almost didn't have the mental capacity on that day to be scared. Everything that I did that day was about putting one foot in front of the other. I was like, okay, like, this is not good. I have to get to the hospital. If I have to get to the hospital, like, I need to call an ambulance. If I need to call an ambulance, I need to find out where my phone is. Okay, I've gotten to my phone. But if I call an ambulance, my front door is locked. And I really -- I don't want them to break my door down. I, like, crawled to my front door to unlock it and I just laid it in my front door until the EMTs were there, right? That progression that I just told you probably took about six hours, right? Like, it was just terrible but I didn't have time to be scared.

Dan: Meagan says while she was actually fighting the bill, she was just taking the next step, each time.

Meagan: The scary part for me is actually today. Like, I don't actually -- I don't believe that it's over. I am still scared that I'm going to get another bill in the mail, that they're going to make some other mistake that says, Oh no, she still owes this money. And I don't know when that ends.

Dan: Meagan says she asks herself if she would do it all again. And given the disappointment, all the work, and even the fear she still carries-- she's not sure.

Meagan: it's hard in retrospect to know if any of it was worth it 'cause I could have just paid 500 and never thought about it again. And that's really, really hard to wrestle with.

Dan: But she's not sure she WOULDN'T do it again. She's definitely got things she's learned to appreciate. Like consumer-protection laws.

Meagan didn't learn about some of her rights until a United Healthcare worker pointed them out. But they were printed on the paperwork she'd been getting every month.

Meagan: When push came to shove, it was written right there, and you could point to it. And someone somewhere in California fought for that and made that a law. And I don't know who they are, but like every little element of that law coming through to support me, I'm very thankful for because it helped me so much.

Dan: And as Meagan told my colleague Claire, when friends mention medical bills they're fighting, she likes to encourage them.

Meagan: I like to tell my friends the story of like, oh, I fought a medical bill and I And I kind of just leave it at that, right? I want to give them the fact like there is a data point that says sometimes you can fight medical bills successfully. And if you need to talk about anything like I'm here for you,

Claire: We should create like a little badge saying, I fought a medical bill and I won or something like that. Like a little, like, I'm thinking of like a Girl Scout badge, like something you could put on your backpack.

Meagan: Exactly.

Claire: Like iron-on

Meagan: Like, ask me about fighting medical bills.

Claire: I love that idea. That's something we should totally do. I'm going to tell Dan about that.

Dan: I love it too!

This is what I especially love about Meagan's story: Meagan says our show encouraged her to take action and to keep going. And now she wants to give encouragement to other people.

And: A friend of mine pointed out one time what's so cool about the word encouragement.

Break it down, en-courage -- it's like, filling someone up with COURAGE. It makes me so happy to think that this show encouraged Meagan. It makes me encouraged. That is what I want to keep going, keep passing along.

Of course, I also want to share some of the tools that Meagan discovered along the way.

For starters, there's the sample cease-and-desist letter that lawyer shared with her. Some of the laws it cites are California-specific. But California's a big state, maybe you live there!

Wherever you live, you'll have some of your own work to do, making sure the circumstances there apply to you. I'm not a lawyer, and we don't give legal advice here. But this is a darned interesting place to start!

I also want to shout out a hack that Meagan developed: Using the notes app on her phone to make a cheat-sheet that she'd always have with her.

Meagan: I did most of these phone calls from work. And so what I realized is, oh, the bills at home. And I have an account number and it's written on the bill. And I don't know how to find that while I'm at my office or just like walking around, taking a phone call.

Dan: So she made a place for them, on her phone. That's a tip I definitely intend to copy. We'll share more take-aways in our first aid kit newsletter -- if you're not signed up, the place to go is arm and a leg show dot com, slash first aid kit.

And we'll have a new episode for you in a few weeks. Till then, take care of yourself.

This episode of An Arm and a Leg was produced by Claire Davenport, with help from me, Dan Weissmann, and Emily Pisacreta

And edited by Ellen Weiss.

Adam Raymonda is our audio wizard.

Our music is by Dave Weiner and Blue Dot Sessions.

Bea Bosco is our consulting director of operations.

Lynne Johnson is our operations manager.

An Arm and a Leg is produced in partnership with KFF Health News. That's a national newsroom producing in-depth journalism about health issues in America and a core program at KFF: an independent source of health policy research, polling, and journalism.

Zach Dyer is senior audio producer at KFF Health News. He's editorial liaison to this show.

An Arm and a Leg is Distributed by KUOW-- Seattle's NPR station.

And thanks to the Institute for Nonprofit News for serving as our fiscal sponsor.

They allow us to accept tax-exempt donations. You can learn more about INN at INN.org.

Finally, thank you to everybody who supports this show financially.

You can join in any time at [arm and a leg show, dot com, slash: support](http://armandalegshow.com/support).

Thanks! And thanks for listening.