Transitioning to Adulthood: Understanding Your Medical Bill

It is important to understand your medical bill. A medical bill shows the cost of the care, tests, procedures, and medicines you received. Read this handout to learn how to read a medical bill.

Sections of Your Medical Bill

A medical bill has many sections. Some parts include:

- **Your personal information:** Check that your name and address are correct.
- **Healthcare provider or facility name and address:** This tells you who sent the bill. Make sure it is from a provider or facility where you received care.
- **Account number:** This number is assigned to you by the provider or facility. It will appear on bills sent to you.
- **Statement date:** This is the date the bill was printed.
- **Service date:** This is the date you received care.
- **Description of services or supplies:** This is a list of the care, services, or supplies you received. It may include medical terms or abbreviations.

Costs and Charges

This section explains the cost of your care and how the bill was paid. Some parts include:

- **Total charges:** The full cost of the services and supplies.
- **Adjustments:** The amount taken off the bill because of a discount or agreement between your provider and insurance company.
- **Insurance payment:** The amount your insurance paid or is expected to pay.
- **Patient payment:** The amount you have already paid, such as a copay.
- **Balance due (or patient responsibility):** The amount you still owe.
- **Due date:** The date your payment must be received.

Paying Your Bill

You can often pay your bill in a few ways. Payment information is usually listed at the top or bottom of the bill. Options may include paying online or mailing a check.

Billing Questions

If you have questions about your bill, call the phone number listed on the bill. You can also call your healthcare provider or healthcare system. **Do not** ignore medical bills if you cannot pay them. Many healthcare systems can help you set up a monthly payment plan.

Your health care team may have given you this information as part of your care. If so, please use it and call if you have any questions. If this information was not given to you as part of your care, please check with your doctor. This is not medical advice. This is not to be used for diagnosis or treatment of any medical condition. Because each person's health needs are different, you should talk with your doctor or others on your health care team when using this information. If you have an emergency, please call 911. Copyright © 09/2026 University of Wisconsin Hospitals and Clinics Authority. All rights reserved. Produced by the Department of Nursing. HF#8541