

How to Read Your Medical Bill



Medical bills are becoming increasingly complex and difficult to read. Charges from clinics and hospitals are often lumped together rather than itemized, making it very difficult to see exactly what you are paying for. Here are some common elements and details you'll find on a medical bill:

LAKEVIEW HEALTH

LAKEVIEW HEALTH
PO BOX 1234
City, State 12345-5678

ADDRESSEE

JANE DOE
123 Main Street
City, State 13579-2468

Questions about your bill or financial assistance?

Call us: (800) 555-0199 Mon-Fri, 8:00 am to 5:00 pm

Visit us: 4568 Crown Place, City, State 12345

Online at: MyLakeviewHealth.org/billing

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Patient Name	Visit ID	Dates of Service	Hospital	Visit Balance	Payment Due Date
Jane Doe	1000233993	04/05/2026 - 04/05/2026	Lakeview Health	\$371.00	05/25/2026

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ITEMIZED STATEMENT OF SERVICES

Code	Date	Description	Charges/Payments
SERVICES FROM 04/05/2026 TO 04/05/2026			
99213	04/05/2026	Office Visit – Established Patient	\$250.00
80053	04/05/2026	Comprehensive Metabolic Panel	\$120.00
71046	04/05/2026	Chest X-Ray, 2 Views	\$366.00
		TOTAL CHARGES	\$736.00
		04/20/2026 Total Adjustments	-\$220.00
		04/20/2026 Insurance Payments	-\$145.00
		Deductible: \$75.00	
		Coinurance: \$35.00	
		VISIT BALANCE	\$371.00

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PAYMENT DUE DATE: 05/25/2026

YOUR PAYMENT OPTIONS

Pay Online

MyLakeviewHealth.org

Pay By Phone

Call (800) 555-0199 Mon-Fri, 8:00 am to 5:00 pm

Pay By Mail

Complete the form attached and return with your check made payable to LAKEVIEW HEALTH

AMOUNT DUE

Payable Upon Receipt

\$371.00

1 Patient and provider information—

The names of the patient and the health care provider

2 Guarantor—The person financially responsible for the bill, such as the patient or guardian

3 Date(s) of service—The date of when the care happened

4 Account or statement number—The unique identifier for this bill

5 Description of services—The care received (e.g., office visits, labs, procedures or medications)

6 CPT codes—Standard medical billing codes that describe services provided, used by insurance to determine coverage

7 Charge amount—The provider’s original price for each service—also called the “billed charge”

8 Adjustments—Discounts negotiated between the provider and insurance

9 Insurance payments—The amount that insurance has already paid toward each service

10 Deductible applied—The portion that applies to the annual deductible

11 Copay or coinsurance—The share of the cost after insurance

12 Balance due—The final patient responsibility after insurance payments and adjustments

13 Due date and payment options—Lists how and when to pay, often including payment plans or assistance options

Spotting Errors on Your Medical Bill

Nearly **8 in 10** medical bills contain an error, according to the Medical Billing Advocates of America.

Checking your medical bills is easier than you may think. Consider these tips for spotting errors:

- Request an itemized bill.
- Review the itemized bill.
- Verify dates of service.
- Compare the explanation of benefits (or EOB) to the bill.
- Check for upcoding.
- Confirm there aren’t any canceled services.

Take charge of your health care dollars by reviewing your medical bills to spot any mistakes. Reach out to the health care provider’s billing office if you have any questions or want to negotiate.

This infographic is not intended to be exhaustive nor should any discussion or opinions be construed as professional advice.

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