

Have TennCare but Still Getting Medical Bills?

Many of these bills are mistakes.
TennCare should have paid them.

If you don't know why you got a bill, it may be a mistake.



Were you on TennCare when you got the health care you were billed for?

Then **you should only get a bill IF:**

- The bill is for a co-pay. A co-pay is your part of your doctor or hospital bills. Example: You pay \$5 co-pay when you see the doctor and TennCare pays the rest.
- **OR** you were told **before** being treated that TennCare would not pay for it. You agreed to pay it.
- **OR** you lied about having TennCare or which health plan you use.



If you get a bill for any other reason, it is a mistake. **Don't pay unless they give a good reason why you owe the bill!** Write and ask for a reason. You can use the letter that came with this brochure.

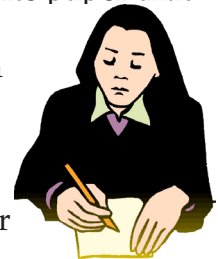
You should not be billed IF:

- Your other insurance paid more than TennCare would pay but not the whole bill.
- **OR** the doctor or hospital didn't bill TennCare correctly.

- **OR** TennCare made a mistake by not paying the bill.
- **OR** TennCare decided the treatment was not covered or was not medically necessary.
- **OR** you missed a doctor visit.

If you do get bills, here's what to do:

1. Fill in the blanks on the white paper that came with this brochure. Sign by the X at the bottom of the page.
2. Make 2 copies of the letter.
3. Send the letter to the doctor or hospital that billed you.
4. Send a copy to your TennCare health plan. The name of your health plan is on the back of your insurance card. **Examples:** BlueCare, TennCare Select, Tennessee Behavioral Health. Write on the envelope: Attn: Grievance Coordinator.
5. Keep a copy of the letter for yourself.



Legal Aid Society

of Middle Tennessee and the Cumberland

1-800-238-1443
It's a free call.

On the internet at www.las.org

This information is not meant to take the place of legal advice. Every case is different and needs individual attention.
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To: Insurance Clerk, Hospital or Doctor: _____

Address: _____

From: Patient name: _____

(Parent/guardian if patient is a child: _____)

Social Security #: _____

Address: _____

Subj: Account Number on the bill: _____

Date: _____

I have TennCare but I was billed for \$ _____. I believe this is a mistake.

Legal Aid says I can only be billed **IF**:

1. I owe a copay.
2. I was told **before** being treated that TennCare would not pay. I agreed to pay for it.
3. I lied about having TennCare or which health plan I have.

Please write to me if you think any of these reasons apply to me.

Legal Aid says it is against TennCare rules to bill me when:

1. My other insurance paid more than TennCare would pay but not the whole bill.
2. The doctor or hospital didn't file a proper claim with TennCare.
3. TennCare made a mistake not paying the bill.
4. TennCare decided the treatment was not covered or was not medically necessary.
5. I missed a doctor visit.

TennCare Rules 1200-13-13-.08(5),(6), <http://tinyurl.com/bfxze>; TennCare Rules 1200-13-14-.08(5),(6), <http://tinyurl.com/9o8f2>; TennCare Standard Operating Procedures 014, <http://tinyurl.com/97rrk>; TennCare Standard Operating Procedures 014A, <http://tinyurl.com/aufap>.

Please correct my account. Send me a letter showing the correction.

Signed: X _____

Copy sent to:
The Grievance Coordinator of my TennCare Health Plan: _____

**Tennessee
Legal Aid/Legal Services Offices**

Legal Aid Society
of Middle Tennessee and the Cumberland

1-800-238-1443

**Offices in Clarksville, Columbia,
Cookeville, Gallatin, Murfreesboro, Nashville,
Oak Ridge, and Tullahoma**

West Tennessee Legal Services

Jackson Office 1-800-372-8346
Dyersburg Office (731) 285-8181
Huntingdon Office (731) 986-8975
Selmer Office (731) 645-7961

Memphis Area Legal Services

Memphis Office (901) 523-8822
Covington Office 1-888-207-6386

Legal Aid of East Tennessee

Knoxville Office (865) 637-0484
Johnson City Office 1-800-821-1312
Morristown Office 1-800-821-1309
Maryville Office (865) 981-1818
Chattanooga Office 1-800-572-7457
Cleveland Office 1-800-445-3219