START HERE

Read this page first · it tells you where your files are and which one to open.

Where your files live

- Your files live in your Etsy account. Go to Etsy · Purchases · Download Files.
- Nothing ships. Your download is ready the moment your payment clears.
- Save a backup copy to your phone, computer, or cloud drive.

How to open everything

- PDFs open in any free PDF reader (phone, tablet, or computer).
- If your download arrives as a .zip, tap or double-click it to unzip, then open the files inside.
- The spreadsheet (.xlsx) opens in Excel or Google Sheets (free).

Which file is for what

- Flat US Letter PDF · print at home or at a copy shop.
- Flat A4 PDF · for A4 printers.
- Ink-friendly B&W US Letter PDF · saves ink, photocopies cleanly.
- Fillable PDF · tap-type on your phone, no printing required.
- Spreadsheet (.xlsx) · working formulas with demo data you can replace.

Your bonus file

A free A4 ink-friendly black-and-white version is linked in your Etsy thank-you message after purchase. The link is also the fastest way to re-download if you switch devices.

Stuck? Talk to a human

Message us here on Etsy and we will help you get it open. Tell us your device (phone, tablet, computer) and what you see on screen · that gets you a fix fastest.

The Moment This Solves

An $8,000 surprise bill you cannot read is a bill you cannot check. This kit turns it into lines you can verify, one at a time.

How this kit works

- Step 1: ask for the fully itemized bill, in writing, before you pay or agree to a plan.
- Step 2: check every line against what you remember and what your own records show.
- Step 3: ask, in writing, about any line you do not understand or do not recognize.
- Step 4: ask what financial assistance or hardship options exist for your situation · and get the answer in writing.
- This kit states no billing rule, deadline, discount, or program term as applying to you. Providers differ. Every answer that matters comes from the provider, in writing, in your file.

Your case at a glance

Patient name:

Provider / hospital:

Account number (from the bill):

Date(s) of service:

Total on the first bill you received: $

Date you received it:

This kit is a general organization tool. It is not legal, financial, or medical advice · consult an attorney, a financial advisor, or a patient advocate about your situation.

Ask for the Itemized Bill · In Writing

A summary total tells you nothing. The itemized bill is the document you can actually check.

Dear Billing Department,

Re: Account number above, date(s) of service above.

Please send me a fully itemized bill for this account, showing each charge on its own line with its description and amount. Please also tell me, in writing: (1) what has already been paid on this account and by whom, (2) what amount you show as my responsibility, and (3) what financial assistance or hardship programs I can apply for, with the application and its requirements.

Please place a note on my account that I have requested this itemization and am reviewing the bill in good faith.

Thank you,
[Your name] [Date] [Phone / email]

- ☐ I kept a copy of this request with the date I sent it.
- ☐ I wrote down how I sent it (portal, email, mail) and any confirmation number.
- ☐ I asked for the answer in writing, not only by phone.

Line-by-Line Review Worksheet

One line at a time: do you recognize it, and does it match your own records of the visit?

Line / description as billed	Amount $	Recognize it?	Notes

- ☐ Any line you do not recognize gets a star · it goes on the questions page next.
- ☐ Any service listed twice gets a star · ask whether it is two services or one line billed twice.
- ☐ Compare dates: every line should fall on a date you were actually there.

You are not accusing anyone of anything. Billing is data entry by humans, and humans make keying errors. Checking is normal, expected, and your right as the person asked to pay.

Questions to Ask About Each Charge

Write the provider's answers down. A spoken answer you cannot prove is a conversation; a written answer is a record.

For every starred line, ask

- What is this charge for, in plain words?
- What code was billed for it, and what does that code describe?
- Who ordered it, and where is it documented in my record?
- Was it submitted to my insurer, and what did the insurer say?
- If I believe it is an error, what is your correction process and what should I send, and where?

Charge in question:

Answer given (their words):

Answered by (name / date):

What happens next, and by when:

This kit does not define any billing code for you. Codes and descriptions come from the provider and your own explanation-of-benefits paperwork · ask them to explain each one that is on YOUR bill.

Financial Assistance · Ask, Don't Assume

Many providers have assistance or hardship options that are never offered out loud. Asking costs nothing.

- Ask: 'Do you have a financial assistance, charity care, or hardship program? May I have the application and the written requirements?'
- Ask what documents they need from you, and write the list down below · do not rely on memory.
- Ask whether applying pauses collection activity on the account, and get that answer in writing.
- If you are offered a payment plan instead, get its full terms in writing before you agree: amount, dates, and what happens if a payment is late.

Program name (as they gave it):

Application received (date / how):

Documents they require from me:

Deadline THEY stated (write their words):

Contact name / phone / portal:

The Hardship Letter

Plain, factual, and short. Say what happened, what you can do, and what you are asking for.

Dear Billing Department,

Re: Account number above.

I am writing about the balance on this account. My circumstances changed because [job loss / reduced hours / illness / other · your words]. I am asking you to consider my attached financial assistance / hardship application.

I can pay [amount] per [month / in total · your words] starting [date]. I am asking in good faith and will keep every promise I make in this letter.

Please reply in writing so I have your decision and any terms in my records.

Thank you,
[Your name] [Date]

- ☐ Every number in this letter is a number I can actually keep.
- ☐ I attached only the documents they asked for · and kept copies of everything I sent.
- ☐ I sent it in a way I can prove (portal confirmation, email, or mail receipt noted below).

Sent on (date):

Sent by (portal / email / mail):

Confirmation or receipt noted:

Call Log & Promise Tracker

Every call, every name, every promise · because the next person you reach will not know any of it.

Date	Name / dept	What was said or promised	By when

End every call with: 'Please confirm that in writing or in the portal.' Then log whether the written confirmation actually arrived.

Payment Decision Worksheet

Only decide with the full picture in front of you · what is verified, what is disputed, what assistance said.

Total originally billed: $

Total I have verified line by line: $

Total still in question: $

Assistance / hardship decision (their written words):

Payment terms offered to me (their written words):

What I decided, and the date:

First payment I agreed to (amount / date):

- ☐ I am not paying a line that is still in question until I have the written answer.
- ☐ Any plan I agreed to exists in writing, with amounts and dates.
- ☐ My itemized bill, letters, and call log are filed together in one place.

Closeout & Questions for an Advisor

File it, finish it, and know what to ask a professional.

Closeout checklist

- ☐ Final statement shows the balance I agreed to · or zero · and matches my worksheet.
- ☐ Every correction I was promised actually appears on a later statement.
- ☐ The full file (itemized bill, letters, logs) is kept together where I can find it.

Questions to ask a professional

- Ask a patient advocate or attorney: what are my options if a charge I dispute is sent to collections?
- Ask a financial advisor: how should this balance rank against my other obligations?
- Ask the provider's assistance office: what would make my application stronger next review?

This kit is a general organization tool with worksheets you complete from your own bills and the provider's written answers. It is not legal, financial, or medical advice · consult an attorney or advisor about your situation. It states no billing rule, deadline, discount, or program term as applying to you.