

Medical Debt Negotiation Scripts



For cancer patients and caregivers

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Bring this PDF to billing, insurance, financial-assistance, or collections calls. Start with the facts. Ask for a hold. Do not agree to final terms until you have them in writing.

Educational only, not legal advice. If you receive court papers or need help with old debt, talk to legal aid or a consumer attorney before responding.

Before you dial

- Your itemized bill, EOB, denial letter, or estimate if you have one.
- A one-sentence hardship explanation about treatment, lost work, travel, caregiving, or medication costs.
- The most you can truly pay each month so you do not agree to a number that works today and fails next month.
- A note asking whether the account is still with the provider, in pre-collections, or already assigned out.
- A note where you can write the representative's name, reference number, and promised next step.

The first billing call

First billing call

Pull this out when the bill first hits and you need the account to stop moving.

START HERE

"I'm in cancer treatment. Before we talk about payment, I need to review this bill for accuracy, insurance status, and financial assistance."

ASK FOR A REVIEW HOLD

"Please place this account on a temporary review hold while I review the itemized charges, claim status, and hardship options."

Note: If they say they cannot, ask what kind of review hold is available and who can approve it.

ASK WHAT IS ACTUALLY OWED

"Please send me the itemized bill and tell me what amount is truly my responsibility today, what is still pending, and whether any claim needs to be corrected or resubmitted."

ASK FOR THE RIGHT CANCER-TEAM CONTACT

"If you have a financial counselor, oncology social worker, or patient advocate who handles treatment-related bills, please connect me or give me the direct number."

Before you hang up, get a name, a reference number, and a date for when the hold or request should show up in the system.

When a rule is on your side

Short lines when the rule is on your side

Pick the one that fits the bill in front of you.

POTENTIAL SURPRISE BILL

"This may fall under federal surprise-billing protections, so I need it reviewed through that process before we talk about payment."

FINANCIAL ASSISTANCE

"Before I commit to a payment plan, please send me the hospital's financial assistance policy, the plain-language summary, and the application."

APPEAL HOLD

"This balance depends on an insurance review. Please keep the account out of collections while the appeal or corrected claim is pending."

What to say next

Billing script

Pull this out while the bill is still with the hospital, clinic, or provider.

OPEN THE CALL

"I want to take care of this bill, but before we talk about payment, I need to confirm the balance is accurate and that I've been screened for every assistance option."

CHECK THE ACCOUNT STATUS

"Can you tell me whether this account is still internal, in pre-collections, or already with an outside collector?"

ASK WHAT IS ACTUALLY OWED

"Please walk me through what part of this balance is mine today, what part is still pending, and whether any claim or coding correction is still possible."

ASK FOR A HOLD

"Because this bill is still under review, please place the account on hold while I complete the next steps you're giving me today."

Note: If they refuse, ask who can approve the hold and request that transfer before ending the call.

Hardship and hospital help script

Start here before you say yes to any monthly payment.

SCREEN ME FOR EVERYTHING

"I'm in cancer treatment, and I need to be screened for every financial assistance, charity-care, hardship-discount, and retroactive program tied to this account."

KEEP THE ACCOUNT ON PAUSE

"Please keep this account out of collections while my application is pending, and tell me exactly what paperwork you need from me."

IF I DO NOT QUALIFY IN FULL

"If I don't qualify for full assistance, what reduced-balance or hardship option do you offer after review?"

Insurance problem script

Reach for this when the balance looks like an insurance problem first and a patient bill second.

ASK WHAT WENT WRONG

"This balance seems to come from insurance processing. Can you tell me

whether the problem is a denial, underpayment, network issue, prior authorization, or coding?"

ASK WHO IS FIXING IT

"If the claim can be corrected, reprocessed, or appealed, who is handling that, and when will it be submitted?"

PROTECT THE TIMELINE

"Please keep the account out of collections while that corrected claim or appeal is active, and note that request on the account today."

Discount and payment plan script

Only use this after the balance is real and every discount has been applied.

ASK FOR THE REAL NUMBER

"Once the accuracy issues and hardship review are finished, what is the lowest total amount the provider can accept on this account?"

SET YOUR LIMIT

"If a payment plan is the only option left, I need a no-interest plan with a monthly amount I can actually keep during treatment."

Note: Name the amount you can truly afford. Do not negotiate against yourself by offering more than your real ceiling.

CONFIRM THE TERMS

"Please send the full plan terms in writing, including the total amount, payment schedule, and confirmation that the account stays out of collections while I pay as agreed."

When they push financing or same-day payment

Say this when they try to move you from the hospital bill to a new debt product or force a rushed decision.

PAUSE FINANCING PRESSURE

"I'm not agreeing to a medical credit card or financing product today. I need to review direct hospital or provider options and assistance programs first."

REFOCUS THE CALL

"Please stay with the hospital or provider options on this account instead of moving me to outside financing."

ESCALATE IF NEEDED

"I'm not refusing to address the bill. I'm asking for the right review path. Please transfer me to a supervisor or financial counselor who can help with that."

If collections is already involved

Collections opening script

Start here before you say anything about payment.

START WITH VALIDATION

"Before I discuss payment, I need the validation details for this account, including the original provider, the amount you say is owed, and enough information for me to match it to my records."

ASK FOR IT IN WRITING

"If that information has already been sent, please resend the validation notice in writing while I review the account."

PRESERVE YOUR DISPUTE RIGHTS

"If I find anything inaccurate or incomplete, I will dispute the account in writing within the validation window."

CONTROL THE CHANNEL

"While I review this, please communicate with me by mail or email rather than repeated phone calls."

If a caregiver is helping

Caregiver handoff script

Pull this out when you need help with the paperwork but still want to stay in control.

PATIENT STATEMENT

"I'm in treatment, and I want my caregiver to help me manage this account. What release or permission do you need so you can speak with both of us?"

CAREGIVER OPENER

"I'm helping keep track of the paperwork and deadlines. Please send every next step in writing so nothing gets missed."

Do not leave without this in writing

- The exact balance being resolved and the account number attached to it.
- Whether the amount is the full and final amount owed or only part of the balance.
- Whether any interest, fees, or default penalties apply.
- The monthly amount, due date, and total number of payments.
- Whether the account will stay out of collections while the plan is active.
- What happens if you miss a payment because treatment disrupts income or scheduling.