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One Woman Helps Idahoans Save on Their Medical Bills

Medical bills are not all that different from treasure maps. Follow the trail of various charges and you'll find clues to reducing the overall amount. This is the mentality Nancy McArthur adheres to religiously. She is Idaho's only self-proclaimed "patient advocate," and she's taken on the responsibility of deciphering — and ultimately reducing — patients' medical bills.

"Medical bills can be extremely confusing if you don't know how to speak the language," she said. "I help untangle them."

McArthur's method is simple. Clients pay her a \$50 start-up fee to review their bills. She then organizes and combs through their statements, checking for errors, mark-ups or any other mistakes. If she reduces the bill, she receives 20 percent of the amount recovered.

"On average, I save my clients 20 to 40 percent on their overall medical bill," she said. "I don't get paid if I don't find savings, so I have incentive to help my clients as much as I can."

However, her job is met with resistance. She says she spends a good deal of time haggling with insurance companies and negotiating with collection agencies on her clients' behalf. Yet it's all worth it. She claims she's found errors in more than 80 percent of her clients' bills.

"Never pay your bill in full when you first receive it," she advises. "Question everything and trust your gut."

Currently she is working with 10 clients throughout the state, but she also receives requests for help from clients throughout the region.

Deb Mehraban, who lives in Twin Falls, found McArthur through word of mouth. Mehraban is no stranger to medical bills, as she is afflicted with multiple sclerosis. However, an impending surgery has left her wondering if there is a chance she can save or cut back on her other monthly medical payments. "I can't work so I don't have a ton of money to throw around," she said.

She hopes McArthur can help lower her bill. McArthur said she expects her business to continue to grow as the baby boomer generation ages. Health care reform hasn't made anything easier. The shifts in who ends up paying what only results in more confusion, she said.

"Idahoans like to pay their bills," she said. "They don't like getting ripped off. I got into this job to help people, and until medical billing becomes easier to understand, I'm going to continue fighting for my clients."