

Universal Solutions

Leveling the Healthcare Playing Field



Frequently Asked Questions

Who is Universal Solutions?

Universal Solutions is a full service Medical Billing Advocacy firm that came together to serve patients who have been wronged by the health care system. When patients are left with denied medical claims, excuses by their insurance companies, over charging & fraudulent billing by doctors & facilities, it is Universal Solutions that is here to be of service and come to their rescue.



What is a Patient Medical Billing Advocate?

A Medical Billing Advocate is a dedicated liaison between you, your healthcare providers, such as doctors, dentists & hospitals, and your insurance company. Your advocate makes sure all of your medical bills and claims are processed correctly and that you are never overcharged.



How can Universal Solutions help me?

Through our advanced technologies and extensive hands on experience, Universal Solutions can assist patients in reducing out of pocket expenses, negotiate better rates with doctors and facilities, appeal and resolve denied claims, fight against overcharging and fraudulent billing and ultimately put money back in the pocket of patients.

How does it work?

The process is simple. Our members have access to their advocate 7 days a week, 24 hours a day through our toll free telephone number, online via e mail or our live help desk. Members may call with questions, problems, inquiries or even from a provider or facility location if they aren't receiving the answers they should. Each member of the household has a membership card with their member # and all contact information for us.



Who can use the service?

Anyone currently seeing or who is planning on seeing a healthcare provider of any type. This includes your family doctor, surgeons, specialists, dentists, chiropractors, etc. Any patient regardless of their insurance situation. We have assisted patients with Medicare, private insurance, discount plans, retirement plans and the uninsured.



How often can I call?

There is no restriction on the number of times you can access your benefits. We encourage all members to use us as often as they need. There is no question, concern or issue too large or small Universal Solutions can not assist a patient with.

Is my information kept private and confidential?

Absolutely! We follow standard federally mandated HIPAA regulations. In addition, we abide by all state, regional and federal privacy laws as it pertains to your personal information and never sell, reuse or “loan” information to outside parties for marketing purposes.



Can you help me with my Insurance Plan?

Yes! We often times help individuals design and streamline their health insurance coverage. Whether you are uninsured, seeking a prescription plan, a senior inquiring about supplemental coverage or looking for maternity coverage, Universal Solutions is there every step of the way to make sure you receive the most comprehensive coverage at the most affordable rate.



I have questions about an upcoming procedure, can you help me with that?

Absolutely! Call us before you schedule that procedure or surgery and make sure there will be no hidden charges, items that won't be covered by your insurance company and that you receive the care you were promised. We can also negotiate your out of pocket costs down BEFORE you have the procedure or surgery done.

I have a lot of past due medical bills that I am not sure I owe. Can you provide assistance with these?

Yes. We have assisted in the resolutions of medical bills as old as 6 years and have had many successes in removing medical collections from patients credit reports.



My loved one just got out of the hospital and I cannot make “heads or tails” out of the paperwork. Can you help with that as well?

Yes. Universal Solutions will not only decipher the hidden meanings behind those statements but will educate the patient on what it means and how to identify problem areas for future visits.



I am confused about Medicare. What should I do?

Call us. Our advocates have an average of 6 years of hands on experience dealing with all sorts of concerns. You can also get answers to questions about what benefits a patient can expect to get from Medicare part A, B and D and how to utilize those benefits to their maximum.

My doctor speaks to me in a language I don't understand. Can you help explain what he means?

Yes. Universal Solutions constantly deciphers and translates this industry lingo into simple, easy to understand concepts and terms that anyone can understand and use to their advantage.



When can I start using my benefits?

Once you've paid the initial enrollment and first months fee, you can call us immediately. You will be given a temporary membership #, entered into the system, and can start to use our services right away.



How much does your service cost?

\$39.95 per month with no contract. This covers you and your entire family living with you, regardless of the insurance situation. There are no additional or hidden fees.



How long has Universal Solutions been in business?

Universal Solutions' parent company SCM has been in business since 2001, with the advocacy division since 2008.

Are Universal Solutions services available nationwide?

Yes. Universal Solutions currently serves members in 47 states but can provide services in all 50 states.



Where is Universal Solutions Located?

Universal Solutions' corporate offices are located in Las Vegas, Nevada

Our patient medical billing advocacy program is here to help you save money and get you results. We represent you and only you! No more closed doors, no more huge out of pocket expenses for items your insurance company should pay for. Universal Solution's staff has over 100 years of combined experience in multiple medical disciplines, hospital and facility billing. It's time to have a partner that takes your health as seriously as you do.

Nearly 90% of **ALL** medical claims processed have at least **ONE** error. Let our team be your knowledge base and never overpay again!

If you have ANY other questions, or would like additional information regarding how we can be of service, please contact
UNIVERSAL SOLUTIONS



Toll Free:
800.391.2140



Email
support@myuniversalsolutions.com



Web
www.MyUniversalSolutions.com



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