

# Universal Solutions

Leveling the Healthcare Playing Field



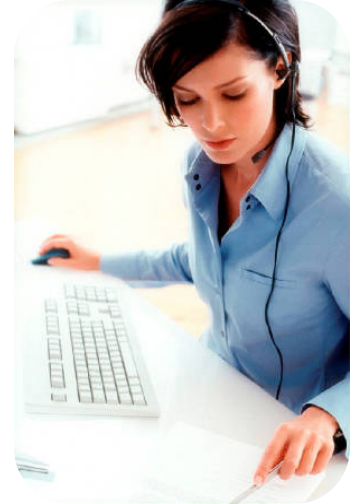
**Information for  
Individuals & Families**



## What is a Patient Medical Billing Advocate?

A Patient Medical Billing Advocate is a dedicated liaison between you and your healthcare providers, such as doctors, dentists & hospitals, and your health insurance company.

Your Advocate makes sure that **ALL** of your medical bills and claims are processed correctly and that you are **NEVER** overcharged.



## Universal is your Partner in Health

Have you ever been faced with mounting medical bills you are unsure that you even owe? Does your physician's office and insurance company talk to you in language you don't understand or give you the constant run around about your bill? Are you tired of paying increased premiums for insurance that doesn't seem to come through when you need it most?

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!

## What benefits from this program will I receive?

We will audit *all of your medical bills* for inaccuracies and make sure you are never charged for services you shouldn't owe.



We appeal any denied claims by your insurance carrier and ensure the carrier pays what they are responsible for.

We will facilitate refunds on your behalf for money you've overpaid.

We will stop all harassing collection calls and negotiate settlements on any outstanding medical bills you have or may incur.

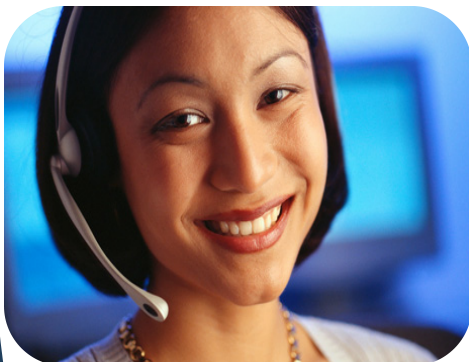
We will resolve all disputed charges you may have with a doctor or hospital and hold those parties responsible by making sure your billing is done correctly and in a timely and accurate fashion.

We effectively negotiate with doctors and hospitals to ensure you get fee reductions and more affordable payment plans.

We decode insurance lingo, helping you understand your medical bills and how to get the most from your health insurance.

We will provide you and your family with timely answers to all of your healthcare and billing related questions through unlimited phone, internet and e-mail support.

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



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