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Make sense of medical bills with MedBillManager

Posted by: Rafe Needleman



MedBillManager begins to make sense of medical paperwork [+ Enlarge photo]

Despite my best efforts, I am in the dark when it comes to understanding my family's medical expenses. I cannot make sense of the multiple bills, statements, and insurance notices that I get. I'm pretty sure I'm getting ripped off fairly frequently. I just can't figure out how.

Intuit makes a product to track medical expenses, but based on its lukewarm user reviews and its \$49 price, I've opted to skip it. However, recently I heard from the founder of MedBillManager, a free online service that's trying to

do the same thing: give you a place to enter in all your medical billing paperwork so that you can begin to correlate who is billing you and what your insurance companies have paid. Theoretically it should help you spot misbillings and make it much easier to document insurance disputes. The service is in gated testing now; sign up on the site, and you might get a trial password.

The service is certainly simple to use. Or rather, it's as simple as it can be, considering the Byzantine nature of the data it's trying to make sense of. Entering bills, insurance data, provider (doctor, hospital), and Explanation of Benefits statements is straightforward. One small snag, though, is that if you're entering a record (say, a bill), and you need to add a related entry, such as a service provider, clicking the Add Provider link takes you to a new page and erases the data you've already entered into the bill. That problem should be easy to fix as the product matures.

Of course, one big advantage to using PC software vs. a Web application is privacy. Do you really want to post your medical records on a start-up's Web site? MedBillManager execs say they are committed to privacy (and there are federal regulations that govern how they handle the data), but posting this info online may still be a scary prospect for some. I guess as long as the site is free, you can always register under a fake name. Still, with a local app, you'll generally have a better sense of where your data is at all times.

One feature you can't get on stand-alone software, though, is MedBillManager's very interesting social network (of a sort) for medical bill payers. It will let you see aggregate billing and insurance data from other people in your area who are paying for similar medical procedures. This should help you spot bills that are higher than they should be or insurance payments that are too low. I've heard that the health care industry isn't too thrilled about this feature. Good.

MedBillManager is still in development. Some features, such as bill comparison, are not yet live. And I haven't had the time to determine if it's comprehensive enough to handle the actual stream of medical billing paperwork that my family gets. But it looks like a good start, and I am definitely going to try out the system when I get my next batch of incomprehensible medical papers.

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