✓ BillRelief Check

The Bill-Lowering Toolkit

The exact scripts and letters to lower the bills you already pay — medical, internet, and credit card. Word for word. Fill in the blanks. Use them today.

Real scripts · Verified 2026 · Free to use

billreliefcheck.com

START HERE

Six rules that make all of this work

Every script in here is word for word. Every letter is fill-in-the-blank. The facts are checked against current CFPB, IRS, FCC, and federal debt-collection rules. Read this page first — it is what turns the scripts into real savings.

1. **Never pay before you negotiate.** The moment you pay, your leverage is gone. Ask questions first, pay last.
2. **Use the exact phrases.** Ask for the “cash price” or “settlement amount,” and ask for the “financial assistance application” by name. The right words get routed to the right person.
3. **Get every agreement in writing before you pay a dollar.** A verbal yes is not an agreement. Ask them to email or mail it.
4. **Stay calm and polite.** The person on the phone often has the power to lower your bill. Make them want to help you.
5. **Keep a log.** Write the date, the name of who you spoke with, and exactly what they agreed to. This protects you later.
6. **The worst answer is “no.”** A “no” leaves you exactly where you started. There is no downside to asking.

Honest note: These are proven, widely-used approaches — not guarantees. What you can save depends on the provider, your state, and your situation. But asking costs nothing, and most people who ask get *something*.

Want to fill these in and print them? Use the free builder at **billreliefcheck.com/script-builder.html** — type your details into any script or letter, then print it or copy it as an email. Nothing is saved or sent.

What's inside

- ✓ Medical bills — itemized bill & error check, charity care, negotiation letter, collections & the credit-report truth
- ✓ Internet bill — the retention call script and three permanent cuts
- ✓ Credit card debt — the lower-rate / hardship script, settlement, and which payoff method to use
- ✓ Where to get real free help — and when handing it to a pro makes sense

Get the itemized bill, then hunt for errors

The summary bill hospitals send hides the actual charges. You cannot fix what you cannot see — and medical bills are wrong far more often than people think.

Under federal and most state rules, you have the right to a **fully itemized bill** showing every charge with its billing (CPT) code. This is always your first move. Call the number on the bill and say:

> **SAY THIS, WORD FOR WORD**
>
> *"Hi, I'm calling about account number* [account #]*. I'd like a fully itemized bill that shows every individual charge, including the CPT codes, quantities, and unit prices. Please email it to me as a PDF at* [your email]*."*
>
> *"While I have you — can you also send me the financial assistance application at the same time?"*

When the itemized bill arrives, compare it line by line against your insurance **Explanation of Benefits (EOB)**. Flag anything that looks off:

- ✓ **Duplicate charges** — the same test or item billed twice
- ✓ **Services you never received** — a canceled test, a room you weren't in
- ✓ **Wrong quantities** — billed for 4 of something when you got 1
- ✓ **Upcoding** — a routine visit billed at a more expensive code
- ✓ **Unbundling** — one procedure split into several pricier line items

Why it matters: a single duplicated scan or a wrong-code line can be hundreds or thousands of dollars. Finding one error often pays for the whole afternoon of phone calls.

Found an error? Call back, point to the specific line, and ask them to correct it and re-issue the bill. Put it in writing too if it's large.

Full walkthrough: billreliefcheck.com/check-medical-bill-errors.html

Charity care: the option most people never ask for

This is the single most powerful tool on a hospital bill — and most people don't know it exists.

Every **nonprofit hospital** is required by federal law (IRS Section 501(r)) to have a written **Financial Assistance Policy**. Many of these programs help patients earning up to **300–400% of the federal poverty level**, and depending on income they can **reduce a hospital bill substantially — sometimes to zero.**

How to apply

- Search the hospital's website for “Financial Assistance Policy” or “charity care,” or call and ask for it by name.
- Request the application. Ask what income documents they need (usually recent pay stubs or a tax return).
- Submit it — and ask them to **pause collections while your application is reviewed.**

> **SAY THIS TO START IT**
>
> *“I'd like to apply for your financial assistance program. Can you tell me how to get the application, what income documents you need, and whether you can hold any collection activity on my account while my application is being reviewed?”*

Two things people get wrong: You can often apply **even if you have insurance**, and you can usually apply **even after the bill has gone to collections**. Don't rule yourself out — ask.

If you're slightly over the income cutoff, still apply and explain your situation in writing. Many hospitals have discretion for hardship cases.

Full walkthrough: billreliefcheck.com/hospital-charity-care.html

MEDICAL BILLS · STEP 3

Negotiate or settle — the letter that does it

If charity care isn't a fit, negotiate directly. Hospitals and billing companies routinely accept less, because a smaller payment now beats chasing you for months.

You have two angles: offer a **lump sum** (open at about **25–33%** of the bill and let them counter), or ask for a **0%-interest payment plan** you can actually afford. Try the phone first:

PHONE SCRIPT

“I've reviewed my itemized bill and I want to resolve this, but I can't pay the full amount. I can pay [your offer] *as a one-time payment to settle the account in full. Can you accept that?”*

“If that doesn't work, can we set up a payment plan with no interest at [amount] *per month? And can you confirm that in writing before I pay?”*

Prefer to put it in writing? Send this letter (keep a copy; certified mail creates a paper trail):

[Your name] · **[Address]** · **[Date]**

Re: Account **[account #]**

To the Billing Department,

I am writing about the balance of **[$ total]** on my account. I want to resolve this bill, but due to my current financial situation I am unable to pay the full amount.

I am offering a one-time, lump-sum payment of **[$ offer]** to settle this account in full. If accepted, I can pay within **[e.g., 10]** days of receiving written confirmation that this payment will be treated as payment in full and that the account will be reported as satisfied.

If a lump sum is not possible, I request a no-interest payment plan of **[$ amount]** per month. Please confirm any agreement in writing before I submit payment.

Thank you for your time and consideration.

[Signature / name]

Tip: a fair opening offer is roughly one-quarter to one-third of the bill. You can always raise it; you can't easily lower it.

Full walkthrough: billreliefcheck.com/negotiate-medical-bill.html

MEDICAL BILLS · STEP 4

Collections & the credit-report truth for 2026

If a bill has reached a collector, you have specific rights — and there's a lot of wrong information online about medical debt and credit. Here's what's actually true right now.

If it's in collections

- ✓ **Demand validation first.** Within 30 days of a collector's first contact, you can request written proof the debt is yours and accurate (your right under the federal Fair Debt Collection Practices Act). Don't pay until they validate it.
- ✓ **Then settle.** Collectors often bought the debt for pennies and will accept **25–50 cents on the dollar.** Get any "paid in full" agreement **in writing before you pay.**

> **VALIDATION REQUEST (SEND IN WRITING)**
>
> *"I am requesting written validation of this debt under the FDCPA. Please provide: the name and address of the original creditor; the amount owed with an itemized breakdown; proof that your agency is authorized to collect it; and a copy of any signed agreement. Until I receive this, please cease collection activity and do not report this account to the credit bureaus."*

The credit-report truth (2026)

A federal rule that would have removed all medical debt from credit reports was **struck down by a court in 2025 and is not in effect.** Ignore any site that says medical debt no longer counts. What's **actually** true today:

- **Paid** medical collections are removed by the three credit bureaus (regardless of amount).
- Unpaid medical collections **under $500** are removed.
- Medical debt gets a **12-month grace period** before it can appear at all.
- But unpaid medical debt **over $500 and more than a year old can still appear** and hurt your score.
- You can **dispute** any inaccurate medical collection under the Fair Credit Reporting Act. Some states have stronger protections — check yours.

One costly mistake to avoid: don't pay a medical bill with a credit card just to clear it. That converts protected medical debt into regular credit-card debt and you lose the medical-debt protections above.

Full walkthrough: billreliefcheck.com/medical-bills-in-collections.html

INTERNET BILL

Lower your internet bill in one phone call

Most households quietly overpay for internet. A single call to the right department usually saves $15–$40 a month — that's $180–$480 a year for ten minutes.

The retention call

Don't talk to regular support. When the menu answers, say **“cancel service”** or ask for the **retention** (or “loyalty”) department — that's the team with the power to cut your bill. Then:

RETENTION SCRIPT

“My bill has climbed to [current bill], and [competitor] is offering [$ price] a month. I'd rather stay, but I need you to get me close to that. What promotions or loyalty credits can you apply today?”

“Can you remove the equipment rental fee, move me to a lower-cost plan that still covers what I use, and lock the rate so it doesn't jump again?”

If they say no: *“Can you connect me to retention or a supervisor? I'm deciding whether to switch.”*

Before you hang up, get the agent name or ID, the new monthly rate, how long it lasts, and a confirmation email. Then check your next bill to confirm it applied. Most people who make this call save $10 to $40 a month.

Three permanent cuts

- ✓ **Buy your own modem/router.** The rental fee is usually $10–$15 a month for equipment you can own for a one-time cost. This is the most reliable permanent cut.
- ✓ **Right-size your speed.** Most 1–4 person homes don't need gigabit. 100–300 Mbps streams, works, and games fine for the large majority. Drop a tier and watch your bill, not your buffering.
- ✓ **Beat the promo trap.** Set a reminder to call about 30 days **before** any intro rate expires, and renegotiate before the price jumps.

Low income? The FCC's **Lifeline** program still offers about **$9.25/month** off phone or internet for households that qualify (apply at lifelinesupport.org). **Important:** the old “ACP” benefit **ended in 2024** — any site “signing people up for ACP” today is a scam. Ignore it.

Compare options — or have a pro find you a cheaper plan: billreliefcheck.com/how-much-does-5g-home-internet-cost.html

CREDIT CARD DEBT

Lower your interest — and what to do if you're behind

Two levers move credit-card debt: the interest rate you're charged, and the order you pay it down. Start with the phone call almost nobody makes.

The lower-rate / hardship call

Call the number on the back of your card and ask directly. Many issuers have formal **hardship programs** that cut your APR, lower minimum payments, or pause fees — but only if you ask.

SAY THIS, WORD FOR WORD

“I've been a customer for [time] and I've kept my payments on time. My rate is [current APR], and I'm seeing other cards offering far lower rates and 0% balance transfers. I'd like to lower my APR to [target rate].”

If they offer a small cut: *“I appreciate that. Is there any way to get closer to [target rate]?”*

If the first rep says no: *“Could you transfer me to the retention department or a supervisor? I'm deciding whether to move this balance.”*

If you're struggling: *“Do you have a hardship program or a temporary rate reduction? I want to keep paying, but I need a lower rate to stay current.”*

Good to know: asking does **not** trigger a credit check or lower your score, and most people who ask get a reduction (often 2 to 6 points). Get the new APR, the effective date, and written confirmation before you hang up. If they say no, call back in 30 days.

Pick a payoff method and stick to it

Snowball — pay the **smallest balance** first (minimums on the rest). You knock out whole accounts fast, and the wins keep you going. Best if you need motivation.

Avalanche — pay the **highest-APR** card first. It saves the most money overall. Best if you want the math-optimal path and can stay disciplined.

If an account is already in collections

- ✓ **Validate first** — demand written proof the debt is yours within 30 days (your FDCPA right). Don't pay until they prove it.
- ✓ **Settle for less** — collectors often take a reduced lump sum. Get “paid in full” **in writing before** you pay.
- ✓ **Free real help** — a nonprofit credit counselor (NFCC member) can set up a legitimate plan, often free.

Before you call — two minutes of prep

A little preparation is what turns a “no” into a “yes.” Have these ready before you dial:

- ✓ **Your current APR and a target.** The 2026 average is around 24%, so if you're above that, you have a strong case. Pick a specific target a few points lower, and ask for that exact number.
- ✓ **Your payment history.** Six to twelve months of on-time payments is real leverage. Mention it.
- ✓ **A competitor offer.** Look up one real 0% balance-transfer card so you can reference it. You don't have to take it, it's leverage.

If the call doesn't work, the 0% balance transfer is your backup. A 0% balance-transfer card (often 0% for 12 to 21 months, with a one-time 3 to 5% transfer fee) stops interest entirely while you pay the balance down. Run the numbers: if the fee is less than the interest you'd otherwise pay, it's a clear win. Just have a payoff plan for when the 0% window ends.

See your options — or let a pro handle it: billreliefcheck.com/struggling-credit-card-payments-options.html

WHERE TO GET REAL HELP

Free resources — and when a pro is worth it

Everything in this toolkit you can do yourself, for free. These trusted sources back it up.

Trusted, free places to turn

- ✓ **CFPB** (consumerfinance.gov) — free dispute-letter templates and a complaint system that gets companies to respond.
- ✓ **Your hospital's Financial Assistance office** — ask for the charity care / Financial Assistance Policy by name.
- ✓ **FCC Lifeline** (lifelinesupport.org) — check if you qualify for the monthly phone/internet discount.
- ✓ **National Foundation for Credit Counseling** — nonprofit credit counseling, often free.
- ✓ **Your state Attorney General / consumer protection office** — they investigate billing complaints and can pressure companies.
- ✓ **AnnualCreditReport.com** — your free credit reports, to spot what to dispute.

When handing it to a pro makes sense

Sometimes the call you keep putting off costs you more than the help would. If you're overwhelmed, out of time, or the numbers are large enough that getting it wrong is expensive, bringing in a professional is a completely reasonable choice — not a failure.

That's the other half of what we do. If you'd rather have someone handle the internet switch or the debt, **BillRelief Check can point you to vetted options** so you're not guessing who to trust.

Start here: billreliefcheck.com

✓ **BillRelief Check**

Honest help to lower any bill.

This toolkit is general information, not legal, financial, tax, or medical advice. Programs, laws, and credit-reporting rules vary by state and change over time — verify the specifics for your own situation before acting. BillRelief Check may earn a referral fee if you choose a partner, which never changes the price you pay.