

Patient Advocacy Center (PAC) Powered by HST

Did you receive an unexpected medical bill? The Patient Advocacy Center (PAC) is ready to help.

When you need covered services at a hospital or outpatient medical facility, the total cost of care, beyond your deductible and co-insurance amounts, is communicated and approved by the facility before care is received. This process helps prevent you from receiving any unexpected medical bills after the fact.

I received an unexpected bill. How can the PAC help me?

Contact the Patient Advocacy Center (PAC) as soon as possible.

A representative of HST's Patient Advocacy Center (PAC) will work to:

- resolve the issue;
- protect you and your family from any credit concerns; and
- handle all facility communications on your behalf directly with your provider.



When you contact us, please have the following information handy:

- Your full name along with your employer's name.
- Date of Service.
- A copy of the bill and any other documents received from the facility.
- Daytime telephone number and email address to contact you.



Frequently Asked Questions

How does the PAC work?

HPI partners with HST, a national medical billing review company, to verify all hospital/facility based charges are accurately priced and billed as agreed upon using a proprietary medical pricing database. The PAC, which is powered by HST, is available to members for support and navigate resolutions should they need it.

Will my credit be affected?

No. The Federal Fair Credit Reporting Act mandates that neither the provider nor their agent may threaten the patient's credit rating or report them as delinquent while the claim is in dispute.

Will the provider know that a Patient Advocate is involved in my case?

Yes. A Patient Advocate will contact the provider via a telephone call and in writing informing them that the Patient Advocate will be the liaison between the provider and that all communications with you should cease immediately.

Will I be notified when the dispute has been resolved?

Yes. A Patient Advocate will notify you, via a telephone call and in writing, of the final resolution.



We're here for you.

Call us at 888-837-2237, weekdays 10am-8pm (ET)

949-891-0420 (fax)

