Understanding Benefits. Resolving Bills. Advocating for You.

Pricing and services guide

Coastal Healthcare Advocates offers a range of services to help you understand your medical bills, resolve insurance issues, and get the most out of your benefits. Below are our standard rates—we're happy to discuss which option fits your situation during your initial consultation.

01 Getting started

SERVICE	PRICE
Initial Consultation 20–30 minute phone or video call to discuss your situation and how we can help.	**Free**
Down Payment Due before work begins on any paid service and credited toward your final bill. Based on the estimated total fee discussed at your consultation.	**25% of estimated total fee**
Standard Hourly Rate Ongoing advocacy work billed in 15-minute increments.	**$110 / hour**

02 Flat-fee services

SERVICE	PRICE
Medical Bill & EOB Review Line-by-line review of an itemized bill and EOB to identify errors, duplicate charges, or overbilling.	**$125–$200**
Insurance Claim Appeal Research, drafting, and submission of a written appeal for a denied claim.	**$175–$300**

SERVICE	PRICE
Benefits Explanation Session One-on-one session to explain your plan, coverage, and out-of-pocket costs.	**$75**
Provider Negotiation Direct negotiation with a provider or billing office to reduce a balance or set up a payment plan. For balances under $5,000.	**$125–$250**

03 Ongoing support packages

SERVICE	PRICE
Single-Issue Package Up to 3 hours of advocacy on one specific bill, claim, or denial.	**$225**
Monthly Support Plan Up to 5 hours per month of ongoing advocacy for clients managing multiple bills or claims.	**$375 / month**

04 Savings-based advocacy

SERVICE	PRICE
Savings-Based Fee For balances over $5,000. Full advocacy on your case—bill review, appeals, and negotiation—with no hourly billing. You pay a percentage of what we save you, capped at $3,000 for cases with up to 5 bills.	**10% of savings (max $3,000)**
Additional Bills For cases with more than 5 bills, the fee cap increases for each additional bill.	**+$600 per bill**

SERVICE	PRICE
Case Minimum Serves as the down payment for savings-based cases. Due when the case begins and credited toward your final fee.	**$250**
Flexible Payment Pay in full or as each bill or claim is resolved at no extra cost, or choose a payment plan of up to 12 months for a one-time $50 fee.	**$50 plan fee**

05 Notes

- Rates listed are starting points and may be adjusted based on case complexity, the number of providers/insurers involved, and time required.
- "Savings" means the amount reduced, written off, or refunded, as confirmed in writing by the provider or insurer. Savings-based fees are billed as each bill or claim is resolved and savings are confirmed. A "bill" is one provider statement or one insurance claim.
- Down payments are credited in full toward your final bill. Your estimated total fee and down payment amount are written into your Service Agreement before any work begins.
- All clients receive a Service Agreement and Financial Responsibility Agreement outlining fees before work begins.
- Most healthcare advocacy services are not covered by insurance and are paid directly by the client.
- Payment plans of up to 12 months are available for savings-based cases for a one-time $50 plan fee—ask us about options.

Coastal Healthcare Advocates · info@coastalhealthcareadvocates.org · (757) 870-3624 (Monday–Friday, 8:00 AM–5:00 PM ET) · Virginia Beach, VA · Serving clients nationwide