



Your bill may be wrong. Make them prove it.

BillFighter reads a medical bill, shows the person what looks wrong, and prepares the letter they send. Checking a bill is free. BillFighter never takes a percentage of what people win back.

THE COMPANY

WHAT	A service that reads medical bills, insurance statements (EOBs), denial letters, and collection notices; flags problems such as duplicate charges, unexplained fees, and visit codes that may need more proof; explains the right that applies; and prepares dispute letters. The person reviews and approves every letter before it is sent. With Fight Kit, the person prints and mails up to three letters. With In Your Corner, BillFighter mails up to two letters by certified mail after the customer approves each one and, if the biller pushes back, prepares the follow-up.
WHO IT'S FOR	Anyone who has received a medical bill, a hospital or doctor's statement, an insurance explanation of benefits (EOB), a claim or prior-authorization denial, or a collection notice, and wants to know whether it is right before paying it.
FOUNDERS	Ali Miller and Alejandro Canto, co-founders. Fort Myers, Florida. Full bios on request.
LAUNCHED	2026. Web, iPhone, and Android. English and Spanish in the core product; letters to billers and collectors are written in English, with the explanation in the person's language.
COMPANY	AAA Incubator, LLC · Fort Myers, Florida
PRICING	Free to check a bill (3 checks a month). Paid options are one-time, per case. Fight Kit \$39: up to three letters, which the person prints and mails. In Your Corner \$129, or \$99 at the founding price for the first 25 cases: BillFighter mails up to two letters by certified mail, each one approved by the customer before it is sent. No subscriptions. Never a percentage of what a customer wins. Current prices: billfighter.com/pricing .
SUPPORT	A real person answers by email within one business day. Real people, not lawyers.
WHAT IT IS NOT	Not a law firm; no legal advice. Does not negotiate, settle, or adjust debt on anyone's behalf. Not a credit repair service.
CONTACT	press@billfighter.com · billfighter.com/press · @billfighterapp

NUMBERS FOR PRINT · THIRD-PARTY, SOURCED

\$220B

owed in medical debt in America

PETERSON-KFF, 2024

1 in 5in-network claims denied on ACA
marketplace plans; under 1%
appealed

KFF ANALYSIS OF CMS DATA, 2023

38%of insured adults who challenged a
medical bill got it reduced or
eliminated

COMMONWEALTH FUND, 2024

The 38% describes people who challenged a bill. It is not a BillFighter success rate. The 1 in 5 is ACA marketplace plans only. BillFighter publishes its own counters only when they are real and current; email for figures with dates on them.

HOW IT WORKS, PLAINLY

1. The person uploads the bill: a photo or a PDF, on the web or in the app. No account is needed to see the findings.
2. BillFighter reads every line and points out what looks wrong, what is missing, and what is worth asking about, each matched to the right that applies: itemization rights, the No Surprises Act, FDCPA §1692g debt validation, hospital financial-assistance rules, insurance appeal rights.
3. It prepares the letter. The person reads it and approves it before anything is sent: with Fight Kit they print and mail it themselves; with In Your Corner, BillFighter mails it by certified mail (up to two letters per case). If the biller pushes back, BillFighter reads the reply and prepares the follow-up. The goal is for the first letter to be the last.

The analysis is automated, produced with a language model. It can be wrong, and every analysis says so. There is no price database: BillFighter does not claim any charge is "too high"; it flags what does not add up on the paper and asks the biller to show its work.

DATA BILLFIGHTER PUBLISHES

COLLECTOR REPORT	Debt-collector complaints, 97 companies, from the CFPB Consumer Complaint Database (Aug 2023–Aug 2026). Every number is a count of consumer submissions, not a finding of wrongdoing. billfighter.com/reports/debt-collector-complaints-2026 (+ .csv)
STATE LAW REPORT	Medical-debt laws by state: statutes of limitations, medical-specific protections, state debt-collection laws, checked against primary sources. billfighter.com/reports/medical-debt-laws-by-state-2026 (+ .csv)
COLLECTOR DIRECTORY	97 collector files with the names they operate under. billfighter.com/debt-collector
EDITORIAL POLICY	Who writes the site, where every number comes from, and the four claims retired. billfighter.com/editorial-policy

WHAT THE FOUNDERS CAN SPEAK TO

- Why people pay bills they may not owe, and the belief that the bill is final
- The rights most people never use: itemized bills, debt validation, hospital financial assistance, insurance appeals
- What the CFPB complaint data shows, and what it does not
- The No Surprises Act and surprise out-of-network bills
- Why the simplest software wins: plain English, one clear next step, a real person one message away
- Why English and Spanish ship together, and why the letter itself stays in English
- Why they built it: the founders' own story, on request
- Their own numbers, when they are real

BOILERPLATE · 50 WORDS

BillFighter helps people facing medical bills, insurance denials, and collection notices. It reads the bill, flags what looks wrong, and prepares dispute letters that cite the person's rights; the person reviews and approves every letter before it is sent. Checking a bill is free. BillFighter never takes a percentage of what people win back. English and Spanish; web, iPhone, Android.

BOILERPLATE · 50 PALABRAS

BillFighter ayuda a personas que enfrentan facturas médicas, negaciones de seguro y avisos de cobranza. Lee la factura, señala lo que se ve mal y prepara cartas de disputa que citan los derechos de la persona; la persona revisa y aprueba cada carta antes de que se envíe. Revisar una factura es gratis. BillFighter nunca toma un porcentaje de lo que la gente recupera. Inglés y español; web, iPhone y Android.