

Medical Refund Service, Inc.

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www.medicalrefundserservice.com

1.) Company Information:

Founder: Cindy J. Holtzman (Member Better Business Bureau -2004)
Company Name: Medical Refund Service, Inc.
Send Correspondence: P.O. Box 671987
Marietta, Georgia 30006-0034

Telephone Number: (770) 517-2356 Cell (404) 406-7234
Fax Number: (770) 517-8902
E-mail Address: mdrefund@bellsouth.net
Web Address: www.medicalrefundserservice.com

2.) General Information:

Medical Refund Service, Inc. has been involved with medical bill reviews and insurance claims since 1991. In 1998 we became a member of the Medical Billing Advocates of America. Our firm specializes in appealing denied insurance claims, negotiating discounts for the uninsured and underinsured. Our clientele consists of: Individual Consumers, Insurance Companies and Healthcare Providers.

Cindy Holtzman, Director of Operations, is a licensed health and life insurance agent with the State of Georgia since 1991. As an agent, for several insurance companies, she has access to a broad base of insurance company policy information. In the past, she has been an information contributor, to CNN's "Empowered Patient Fridays" and had been a member of the Kaiser Permanente Agent Advisory Board. As the 5th member of the "Medical Billing Advocates of America", she is extremely experienced with a wide variety of healthcare issues and Healthcare Reform facts. The M.B.A.A. "Team of Experts" Include: Nurses, Certified Coders, Physicians, Insurance Agents, Attorneys and more, as active members nationwide.

3.) Media and Publications (Medical Refund Service and Cindy J. Holtzman):

Interviews - Online & Television: Black Enterprise.Com -7/30/10-"Fight Medical Billing Errors", CNN-3/1/10 & 8/16/10-"Medical Waste", BankRate.com-3/23/10-"7 Questions Lower Healthcare Costs", HighVelocityBlog.Com-Radio Show-10/26/09, The Huffington Post Investigates-10/21/09, MSNBC.Com: "Out-Of-Network Fees Can Devastate Families"-8/20/09, Kaiser Health News: "What Can A Medical Billing Advocate Do For You"-8/19/09, Like The Dew Blog- "Patient Advocates Check the Fine Print"-5/19/09, FOX5Atlanta-TV: "Live For Less: Medical Bills"-4/27/09, WSB-TV -7/16/2008, CNN - Paula Zahn Now -1/11/2005, WJCL-TV (ABC Affiliate in Savannah, GA) Live Call-In Show - 8/27/2004, WSB-TV Atlanta, GA - 11/13/2003 and 11/14/2003.

Publications: Atlanta Journal-10/20/09, Smart Money Magazine - January 2006, Money Magazine - November 2004.