

[Your Name]
[Your Address]
[City, State, Zip Code]
[Email Address]
[Phone Number]
[Date]

[Recipient's Name]
[Recipient's Title]
[Company/Organization Name]
[Company Address]
[City, State, Zip Code]

Dear [Recipient's Name],

I am writing to formally express my concerns regarding the excessive out-of-network service fees that I have incurred while using my health insurance plan provided by [Company/Organization Name]. Over the past [duration], I have faced numerous financial burdens due to the high costs associated with services from out-of-network providers.

Despite my efforts to seek in-network care, there have been instances where my required medical services were only available through out-of-network providers, resulting in significant out-of-pocket expenses. The fees I have been charged are disproportionately high compared to industry standards, causing unnecessary hardship.

I would appreciate your prompt attention to this matter. I am requesting a detailed breakdown of the charges and an explanation of the rationale behind the high out-of-network fees. Additionally, I would like to understand what steps I can take to mitigate these costs moving forward.

Thank you for your attention to this matter. I look forward to your prompt reply.

Sincerely,
[Your Name]