

M A V E R I C K A I

CHATGPT CAN NOW FIGHT YOUR BILLS

YOUR STEP-BY-STEP BILL FIGHTING GUIDE

You're probably overpaying somewhere. A price hike nobody told you about, a promo that quietly ran out, a late fee you could get waived. This guide gives you three prompts that get ChatGPT to interview you about every bill you pay, find every place you're getting overcharged and write the emails to fight each one, right from your Gmail. You approve every email before it goes out.

The 3 prompts that find your overcharges, fight them and handle the replies

Everything ChatGPT looks for on your bills

How to get the itemized medical bill where the mistakes hide

No Gmail? Upload your statements instead

A phone script for companies that only fix it on a call

6 copyable prompts

October 2026

Start Here: You're Probably Overpaying

THE PLAN

1. Paste Prompt 1 and answer ChatGPT's questions about your bills.
2. Look at the table of overcharges it finds.
3. Paste Prompt 2 and approve every email before it sends.
4. When the replies come in, paste Prompt 3 in the same chat.

Before you start

Your account: ChatGPT. Connecting Gmail isn't available on every plan or in every country yet.

Your email: Gmail connected to ChatGPT. If it isn't connected yet, ChatGPT asks you to connect it when you paste Prompt 1.

Plan B: No Gmail? Your last few statements and bills as PDFs or photos. The no-Gmail version later in this guide does the same job.

Your first goal: One overcharge found and fought this week.

A family recently used AI to get a \$195,000 hospital bill down to about \$33,000. The hospital had billed the same procedures twice and used the wrong codes, and nobody would have caught it if they hadn't had AI go through it line by line.

You're probably overpaying somewhere too. **Companies count on you never pushing back.** Now ChatGPT can push back for you.

What ChatGPT looks for

- **Price increases** nobody told you about.
- **Expired promos**, where your intro price quietly ran out and you're paying full price.
- **Fees you can get waived**, like late fees and overdraft fees.
- **Charges for things you cancelled or never used**, like a subscription you forgot about.
- **Billing mistakes**, like duplicate charges or the wrong codes on a medical bill.
- **Paying more than new customers**, like the deal your internet company gives everyone who just signed up.

How it works

Three prompts, all in the same chat:

- **Find.** It interviews you about every bill and searches your Gmail for the details you don't remember. Then it ranks every overcharge by how much you could get back.
- **Fight.** It writes a separate email to each company. You read every one and say OK before anything sends.
- **Follow up.** When the replies come in, it tells you whether to take each offer and writes your answer.

Copy This First: Step 1, Find Every Overcharge

Open ChatGPT, start a new chat and paste this in. If Gmail isn't connected yet, it'll ask you to connect it.

PROMPT 1 | COPY & PASTE

Interview me about every bill I pay: rent or mortgage, utilities, phone, internet, insurance, subscriptions, credit cards, and medical and dental bills. @Gmail Search my email for bills, receipts and statements from the last 6 months to fill in anything I don't remember.

Then find every place I'm paying more than I should: price increases, expired promos, fees I could get waived, charges for things I cancelled or never used, billing mistakes, and anything above what new customers pay. Put it in a table ranked by how much I could get back, with what's wrong and exactly what I should ask for.

Answering the interview

- **Go through every bill**, even the small ones. A \$9 subscription is \$108 a year.
- **Say what you remember**, like "my internet went up sometime this year." It searches your email for the rest.
- **Mention anything that felt off**, like a charge you didn't recognize or a bill that suddenly jumped.
- **Talk instead of type**. Tap the microphone in the ChatGPT app or use a dictation app like Wispr Flow (it's what I use to talk to AI). It's way faster than typing out every bill.

What you get back

A table ranked by how much you could get back. Rows look something like this:

Bill	What's wrong	What to ask for
Internet	Promo ran out, now paying full price	The new customer price or a new promo
Bank	Two overdraft fees in one month	Waive both fees
Gym	Still charging after you cancelled	Refund every charge since you cancelled
Hospital	Same test billed twice	Remove the duplicate and send a corrected bill

TIP

That table is the wake-up call. It's usually way more money than you'd guess. If something on it is wrong, just say so: "Take the gym off, I still go."

Step 2: Send It to Fight

Stay in the same chat and paste this:

PROMPT 2 | COPY & PASTE

Now fight every bill in that table. @Gmail Write a separate email to each company, written for my account, explaining exactly what's wrong, what I'm asking for (a refund, a credit, a waived fee or a lower rate) and when I need an answer by. Keep each one short, polite and firm. Show me every email and wait for my OK before you send anything.

You approve every single email before it goes out, so nothing gets sent without you. Read each one, then say "send it" or tell it what to change.

Before you say OK, check each email

- **The account details are right:** your name and the account number or email on the account.
- **The amounts and dates match your bill.**
- **It asks for one clear thing** (a refund, a credit, a waived fee or a lower rate) and gives a date to answer by.
- **It's going to the right address.** If ChatGPT isn't sure, ask it to find the address in past emails from that company, or check the billing or support page on their website.

Want to change one?

Just say it in plain words. "Make the internet one firmer." "Add that I've been a customer for six years." "Mention that a new customer gets this plan for less."

TIP

Some companies only take billing disputes through a form or a chat on their website. For those, say "Don't send this one, I'll paste it into their form," then copy it over.

Step 3: Handle the Replies

When the replies come in, go back to the same chat and paste this:

PROMPT 3 | COPY & PASTE

```
@Gmail Check for replies to those emails. For each one, tell me what they offered and whether I should take it, then write my reply. If they said no, write a firmer second email or tell me who to escalate to.
```

Same as before, it shows you every reply and waits for your OK.

Should you take the offer?

- **Ask before you accept.** "Is this the best I can get, or should I push back once more?"
- **Get it in writing.** If they promise a lower rate, make sure the email says the new price and how long it lasts.
- **A no isn't the end.** Prompt 3 writes a firmer second email or tells you who to escalate to.
- **Check your next bill.** Make sure the credit or the new price actually shows up. If it doesn't, upload the bill to the same chat and ask for a follow-up email that quotes their reply.

TIP

Not every company will say yes, but you lose nothing by asking, and the ones that say yes keep paying you back every month.

TIP

Rename the chat to something like "Bill fights" so you can find it again when the replies come in.

Medical Bills: Get the Itemized Bill First

If a medical bill is on your list, ask the provider for the **itemized bill with the procedure codes** first, because that's where the mistakes hide.

The bill you get in the mail often just shows totals. The itemized bill lists every single charge with its code, which is how you catch things like the same procedure billed twice or the wrong code. That's exactly how that family caught the mistakes on their bill.

Paste this in the same chat to write the request:

PROMPT 4 | COPY & PASTE

Write a short, polite email to the billing department at [HOSPITAL OR PROVIDER NAME] asking for a fully itemized bill for my [VISIT OR STAY] on [DATE OF SERVICE], account number [ACCOUNT NUMBER]. Ask for every charge listed separately with its procedure code (CPT or HCPCS), the quantity, the price and the date of each service. Ask them to put the account on hold and not send it to collections while I review it. Keep it under 150 words.

If Gmail is connected, add @Gmail at the start and it'll write it there for you. Same rule: it waits for your OK.

When the itemized bill comes

Upload it to the same chat and say: **"Check this line by line for duplicate charges, wrong codes and anything I shouldn't be paying, then add what you find to my table."** Then use Prompt 2 to fight it.

TIP

Have insurance? Upload the Explanation of Benefits (EOB) from your insurer too, so ChatGPT can check the bill against what your insurance says you actually owe.

No Gmail? Upload Your Statements Instead

Connecting Gmail isn't available on every plan or in every country yet. If you don't have it, or you'd rather not connect your email, this version does the same job. **Just upload your last few statements instead** and ChatGPT writes the emails for you to copy and send yourself.

Download your last few bills and statements (PDFs or clear photos are fine), attach them to a new chat and paste this:

PROMPT 5 | COPY & PASTE

I've attached my last few bills and statements. Interview me about every bill I pay: rent or mortgage, utilities, phone, internet, insurance, subscriptions, credit cards, and medical and dental bills. Use the files I attached to fill in anything I don't remember.

Then find every place I'm paying more than I should: price increases, expired promos, fees I could get waived, charges for things I cancelled or never used, billing mistakes, and anything above what new customers pay. Put it in a table ranked by how much I could get back, with what's wrong and exactly what I should ask for.

After I confirm the table, write a separate email to each company, written for my account, explaining exactly what's wrong, what I'm asking for (a refund, a credit, a waived fee or a lower rate) and when I need an answer by. Keep each one short, polite and firm. Give me a subject line and the email for each one so I can copy and send it myself.

Copy each email into your own email (or the company's contact form) and send it. When a reply comes in, paste it into the same chat and say: **"Here's their reply. Tell me whether I should take it and write my answer. If they said no, write a firmer second email or tell me who to escalate to."**

TIP

Most companies let you download PDF statements from your online account, usually under Billing or Statements. You never need your full card number or Social Security number for this, so crop those out.

Companies That Only Fix It by Phone

Some companies won't change anything over email, especially when it's about your price or cancelling. For those, have ChatGPT write your call. Paste this in the same chat as your table:

PROMPT 6 | COPY & PASTE

I need to call [COMPANY] about [THE PROBLEM FROM MY TABLE]. Write me a short phone script. Start with exactly what to say when someone picks up, then what I'm asking for and the result I'm hoping for. Give me answers for the 3 most likely pushbacks, when to politely ask for a supervisor or the retention department, and what to say if they offer something smaller. End with a checklist of what to write down before I hang up: the rep's name, the date, what they agreed to and a reference number.

Making the call

- **Practice first if you're nervous.** Say "Pretend you're the rep and push back so I can practice."
- **Keep the script open** on your screen and put the call on speaker.
- **You don't have to decide on the spot.** "Let me think about it" is a fine answer. Check the offer with ChatGPT, then call back.
- **Get it in writing after.** Tell ChatGPT what they agreed to and it'll write a short email confirming it.

TIP

Before you hang up, ask "Can you send me that in writing?" If they can't, a reference number is the next best thing.

Common Mistakes and Quick Fixes

If this happens	Try this
ChatGPT doesn't ask to connect Gmail	Type @Gmail at the start of your message, or find Gmail under Plugins in the left sidebar and connect it. Still not there? Use the no-Gmail version.
The interview feels like it's taking forever	Say "Check my email for the rest and make the table."
It missed a bill you know about	"You missed my car insurance with [COMPANY]. Add it."
The emails sound too aggressive	"Make them friendlier but keep the ask the same."
It's about to send before you've read it	Say "Don't send anything yet. Show me each email first."
It doesn't know where to send an email	Ask it to find the address in past emails from that company, or check the billing page on their website.
A company says no	Paste Prompt 3. It writes a firmer second email or tells you who to escalate to.
The company only fixes it by phone	Use the phone script prompt.
The credit never shows up	Upload your next bill to the same chat and ask for a follow-up that quotes their reply.
A medical bill only shows totals	Ask for the itemized bill first with the medical bill prompt.

HEADS UP

Before you send anything, double check the amounts and account details yourself. ChatGPT can misread a statement, and the email goes out under your name.

Quick Reference: Fight Your Bills

Step	What you paste	What you get back
1. Find	Prompt 1	A table of every overcharge, ranked by how much you could get back
2. Fight	Prompt 2, same chat	One email per company, sent only after your OK
3. Follow up	Prompt 3, when replies come in	What they offered, whether to take it and your reply
Medical bills	Prompt 4	A request for the itemized bill with procedure codes
No Gmail	Prompt 5, with your statements	The table and the emails to send yourself
Phone only	Prompt 6	A call script with answers to every pushback

Remember these

Same chat. Every prompt builds on your table.

You approve every email. Nothing goes out without your OK.

Ask for one clear thing. A refund, a credit, a waived fee or a lower rate.

Get it in writing. Then check your next bill.

DO THIS TODAY

Open ChatGPT, paste Prompt 1 and give it ten minutes. Look at your table, pick the biggest overcharge and send that one email today, even if you only fight one charge this week.

Want More AI Tips Like This?

I post daily AI content, tool breakdowns, and prompts that actually help you get more done. Follow me for the latest.

@MavGPT

TikTok | Instagram | Facebook

Companies count on you never pushing back. Now ChatGPT pushes back for you.