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9. The computer-coded instructions of claim 7, further comprising at least one set of instructions for generating a refund for said medically related service.

10. The computer-coded instructions of claim 8, further comprising at least one set of instructions for generating a refund for said medically related service.

11. The computer-coded instructions of claim 9, wherein said instructions for generating a refund for said medically related service determine the amount of said refund and the payee of said refund.

12. The computer-coded instructions of claim 10, wherein said instructions for generating a refund for said medically related service determine the amount of said refund and the payee of said refund.

13. The computer-coded instructions of claim 11, wherein said payee is selected from the group consisting of payors of coinsurance and deductible premiums.

14. The computer-coded instructions of claim 12, wherein said payee is selected from the group consisting of payors of coinsurance and deductible premiums.

15. The computer-coded instructions of claim 1, further comprising at least one set of instructions for displaying information contained in said stored medical billing records wherein:

- (i) said stored information is convertible into a form suitable for visual display; or
- (ii) said stored information is convertible into a form suitable for printed display.

16. The computer-coded instructions of claim 1, further comprising at least one set of instructions for storing on at least one computer-readable storage medium chronological information uniquely identifying each user and corresponding time of use of said computer-coded instructions wherein:

- (i) said chronological information is convertible into a form suitable for visual display; or
- (ii) said chronological information is convertible into a form suitable for printed display.

17. At least one set of computer-coded instructions stored on at least one first computer-readable storage medium for directing at least one computer processor to perform information processing on medical billing record information, comprising:

A. at least one set of instructions for receiving information from a plurality of input medical billing records wherein said input billing records are stored on at least one second computer-readable storage medium coded in a convertible form suitable for said processing wherein:

- (i) each said input billing record contains a patient identification code unique to a single billed medical patient; and
- (ii) each said input billing record contains dates of medical inpatient admission and discharge for said patient;

B. at least one set of instructions for processing information from said input medical billing records wherein:

- (i) each said input billing record is paired with each other said input billing record to determine whether said patient identification codes match;
- (ii) said pairs of input billing records with matching patient identification codes are further compared wherein said pair is distinguished if said inpatient admission date from one said billing record in said pair matches said inpatient discharge date from the other said billing record in said pair;

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C. at least one set of instructions for storing converted information from said input medical billing records on at least one third computer-readable storage medium having a plurality of databases wherein:

- (i) said input billing records are stored in a first database; and
- (iii) said distinguished matching billing record pairs are stored in a second database.

18. The computer-coded instructions of claim 17, further comprising:

at least one set of instructions for updating said stored distinguished matching billing record information wherein:

- (i) said distinguished matching billing record pairs are updated to indicate whether said medical inpatient admissions were medically related; and
- (ii) said distinguished matching billing record pairs are updated to indicate whether a refund was generated for said medically related admissions.

19. The computer-coded instructions of claim 17, further comprising at least one set of instructions for comparing said distinguished matching billing records to determine whether said medical inpatient admissions were medically related.

20. The computer-coded instructions of claim 18, further comprising at least one set of instructions for comparing said distinguished matching billing records to determine whether said medical inpatient admissions were medically related.

21. The computer-coded instructions of claim 19, further comprising at least one set of instructions for generating a refund for said medically related admissions.

22. The computer-coded instructions of claim 20, further comprising at least one set of instructions for generating a refund for said medically related admissions.

23. The computer-coded instructions of claim 21, wherein said instructions for generating a refund for said medically related admissions determine the amount of said refund and the payee of said refund.

24. The computer-coded instructions of claim 22, wherein said instructions for generating a refund for said medically related admissions determine the amount of said refund and the payee of said refund.

25. The set of computer-coded instructions of claim 23, wherein said payee is selected from the group consisting of payors of coinsurance and deductible premiums.

26. The set of computer-coded instructions of claim 24, wherein said payee is selected from the group consisting of payors of coinsurance and deductible premiums.

27. The computer-coded instructions of claim 17, further comprising at least one set of instructions for displaying information contained in said stored medical billing records wherein:

- (i) said stored information is convertible into a form suitable for visual display; or
- (ii) said stored information is convertible into a form suitable for printed display.

28. The computer-coded instructions of claim 17, further comprising at least one set of instructions for storing on at least one computer-readable storage medium chronological information uniquely identifying each user and corresponding time of use of said computer-coded instructions wherein:

- (i) said chronological information is convertible into a form suitable for visual display; or
- (ii) said chronological information is convertible into a form suitable for printed display.