



CNBC's Best Bill Negotiation Services

Save Money on Your Monthly Bills - BillCutterz Rated #1

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The Best Services for Bill Negotiation

Avoid being overcharged for utility, internet and phone bills by trying out one of the following [bill negotiation services](#).

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If you feel like your monthly bills are always increasing, you're not alone. In some major cities across the U.S., energy bills are expected to spike as much as 10% due to fluctuating fossil fuel prices and climate change. And year over year, it's not unusual to see your bills creep up thanks to expiring promotions, taxes, fees, add-ons, etc.

Of course, you can always contact your service providers directly when you want to [negotiate down fees](#) and subscription charges. But with our busy lives, not everyone has the time to spend hours on the phone with no guarantee they will score a better rate. Increasingly, there are businesses popping up that offer bill negotiation services, either through an app or a website, that lets consumers hire experts to do the work for them.

For a fee (usually a percentage of your total savings), trained professionals who are up-to-date on the latest rates for various companies will negotiate for you with the goal of saving you a nice chunk of change on your monthly bills. After all, these businesses only make money when you save.

Typically, these services can negotiate your phone, internet and cable bills. However, some companies also include medical bill negotiation along with home security and other subscriptions. Usually, all you need to do is upload the monthly bills you want negotiated, and let the experts take it away. Sometimes, you'll need to give them authorization to do the negotiating.

Select reviewed roughly a dozen bill negotiation companies, looking at fees, types of bills negotiated, Better Business Bureau and consumer reviews and ratings, as well security features. (Read our methodology for more information on how we choose the best bill negotiation services.) Here are our top picks:

Select's picks for the top bill negotiation services

Best overall: [BillCutterz](#)

Best for texters: Trim

Best for saving on utilities: Billshark

Best for finding unused subscriptions: Truebill

Bill negotiation services FAQs

What bills can you negotiate?

What do bill negotiation services include?

Best overall

BillCutterz

LEARN MORE

On Billcutterz' secure site

Cost

Charges 50% on whatever savings you earn (can pay monthly or receive 10% discount for paying in full for the annual amount)

Standout features

Also aggregates quotes for car loans, car insurance and renters/home insurance

Links to accounts

Not required; you create an account and send your bills to Billcutterz (as opposed to linking bank accounts)

Availability

Sign up online for free (no app required)

Security features

Encrypted website with bank-level security, the savings experts undergo background checks and are extensively trained to ensure customer security

See our methodology, terms apply.

Pros

Types of bills negotiated: cell phone, cable and satellite TV, internet, landline phones, cable/phone/internet bundles, alarm and security systems, satellite radio and electricity (only in eligible states)

Customers only get charged when they save (for example, if you save \$60 a month on your cell phone plan, you'll pay BillCutterz \$30 each month or save 10% by paying annually; but if BillCutterz doesn't find any savings you won't get charged at all)

Average savings turnaround time is two days (48 hours)

Has an A+ rating from the Better Business Bureau (average 4.5 star BBB rating with 24 reviews)
Available to small businesses, nonprofits and individuals

Cons

Does not include medical bill negotiation

Electric bill negotiation only works if you live in a deregulated market

Barry Gross

BillCutterz

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