



#HospitalFail Consumer Resources

A significant portion of medical debt results from surprise billing – hospital bills that consumers expected to be covered by their insurance or balance billing for treatment at in-network facilities by out-of-network providers. The precipitous rise in deductibles and other insurance out-of-pocket costs have also put a strain on consumers' finances. Here are some tips for helping to keep surprise bills from turning into toxic hospital debt, as well as resources in your state that may be able to help if a hospital sues you, places a lien on your home, garnishes your wages, seizes your bank accounts or engages in other predatory collection practices.

What to do if you receive a surprise medical bill from a hospital?

- Don't pay out of pocket, wait for insurance to process ([CBS](#))
- Check with your state regulator for patient protections ([CBS](#))
- Review the bill carefully and check for mistakes ([Money Under 30](#))
 - Make sure this is YOUR bill, not someone else's ([Forbes](#))
 - Never pay an unitemized hospital bill ([pratter.us](#))
- Make sure your insurer's payment is already reflected ([Forbes](#))
- Communicate and negotiate with your care providers ([Money Under 30](#))
- Fight the bill
 - Appeal with the insurance company ([Money Under 30](#))
 - Call the provider and your insurer and gather information needed to fight the bill, especially in cases of an emergency where no other choice for care was available ([Consumer Reports](#))
 - If billed for emergency care or ambulance transport, ask the first responders/ER doctors to provide documents confirming that you had no choice in how you were transported and that it was medically necessary ([Consumer Reports](#))
 - Speak directly to the physician/billing department and try to negotiate down the bill ([CNN](#))
- Ask for a payment plan or financial aid ([Money Under 30](#))
- Always get your agreement in writing, re: cost, payment plan, aid, etc. ([The Penny Hoarder](#))

Who To Contact For Help

If you are being sued, having your wages garnished or facing other abusive actions for unpaid hospital bills, your state's Attorney General, Legal Aid Services or Insurance Commissioner may be able to help.

Connecticut

Office of the Attorney General of Connecticut

Consumer Protection: (860) 808-5400

<https://www.dir.ct.gov/ag/complaint/>

Connecticut Legal Help Finder

<https://ctlawhelp.org/en/legal-help>

State Insurance Commissioner

Andrew N. Mais

800-203-3447

[Online Form](#)

Georgia

Georgia Department of Law

Consumer Protection Division

404-651-8600 or 1-800-869-1123

<http://consumer.ga.gov/consumer-services/filing-a-complaint>

Georgia Legal Aid

<https://www.georgialegalaid.org/>

State Insurance Commissioner

John F. King

800-656-2298

[Online Form](#)

Maryland

Office of the Attorney General of Maryland

Health Education and Advocacy Unit

HEAU Hotline: 410-528-1840 or Toll free: 1-877-261-8807

<http://www.marylandattorneygeneral.gov/Pages/CPD/HEAU/default.aspx>

Maryland Legal Aid

<https://www.mdlab.org/>

State Insurance Commissioner

Al Redmer

800-492-6116

[Online Form](#)

Missouri

Office of the Attorney General of Missouri

Consumer Complaints

1-800-392-8222

<https://ago.mo.gov/civil-division/consumer/consumer-complaints>

Missouri Legal Services

<https://www.lsmo.org/node/747/our-offices>

State Insurance Commissioner

Chlora Lindley-Myer

800-726-7390

consumeraffairs@insurance.mo.gov

New Mexico

Office of the Attorney General of New Mexico

Phone: (505) 490-4060

<https://www.nmag.gov/consumer-complaint-instructions.aspx>

New Mexico Legal Aid

<https://www.newmexicolegalaid.org/>

State Insurance Commissioner

John G. Franchini

855-427-5674

osi.consumer@state.nm.us

New York

Office of the Attorney General of New York

Healthcare Hotline: 1-800-428-9071

[Healthcare Bureau Complaint Form](#)

The Legal Aid Society

<https://www.legalaidnyc.org/>

State Insurance Commissioner

Linda Lacewell

800-342-3736

[Online Form](#)

Oregon

Office of the Attorney General of Oregon

Consumer Protection Complaint Line 1-877-877-9392

Fax: 503-378-4017

help@oregonconsumer.gov

<https://www.doj.state.or.us/consumer-protection/>

Legal Aid Services of Oregon

<https://lasoregon.org/>

State Insurance Commissioner

Andrew R. Stolfi

888-877-4894

cp.ins@oregon.gov

Tennessee

Tennessee Division of Consumer Affairs

Tennessee Attorney General's Office

Inside TN: 800-342-8385 / Other: 615-741-4737

Fax: 615-532-4994

consumer.affairs@tn.gov

<https://www.tn.gov/attorneygeneral/working-for-tennessee/consumer/about-us.html>

Tennessee Legal Aid Services

[https://www.tn.gov/humanservices/division-of-appeals-and-hearings/dhs-appeals-legal-aid.htm](https://www.tn.gov/humanservices/division-of-appeals-and-hearings/dhs-appeals-legal-aid.html)

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State Insurance Commissioner

Julie Mix McPeak

615-741-2241

<https://www.tn.gov/commerce/resources-services/file-a-complaint.html>

Virginia

Office of the Attorney General of Virginia

Consumer Protection Hotline: (800) 552-9963 or (804) 786-2042

Fax: (804) 225-4378

Website: <http://www.ag.virginia.gov>

Virginia Legal Aid

<https://www.valegalaid.org/>

State Insurance Commissioner

Scott A. White

804-371-9741

bureauofinsurance@scc.virginia.gov

Wisconsin

Office of the Attorney General of Wisconsin

General Consumer Complaint: 1-800-422-7128 or 608-224-4953

<https://www.doj.state.wi.us/dls/consumer-protection/how-file-consumer-complaint>

Wisconsin Legal Services Programs

<https://www.dhs.wisconsin.gov/publications/p1/p10096.pdf>

State Insurance Commissioner

Mark Afable

800-236-8517

[Online Form](#)