



## #HospitalFail Consumer Resources

More than 65% of all bankruptcies are tied to medical issues. No patient should fear bankruptcy or unsustainable medical debt due to seeking treatment. Yet, that is the reality for far too many Americans.

Unexpected medical debt arises from a number of sources. 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. Errors in billing are common and easy for consumers to miss. The precipitous rise in deductibles and other insurance out-of-pocket costs have also put a strain on consumers' finances.

The coronavirus pandemic has only added to this burden. While there are programs and legislation to cover COVID-19 testing vaccinations, consumers are too often mistakenly billed and medical bills from coronavirus treatment are piling up for too many Americans.

Here are some tips for helping to keep unexpected medical 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?**

- Understand how your insurance works
  - High deductible plans may have cheaper premiums, but if you get sick or face a medical emergency, out-of-pocket costs can pile up quickly ([Health.com](#))
- Don't expect your costs for treating coronavirus to be waived ([NY Times](#))
  - Some health plans waived co-payments and deductibles for coronavirus hospitalizations but many with private insurance are bearing the brunt of the cost of their treatment
  - Some hospitals are incorrectly coding visits and as a result special protections put in place may not be applied
  - Some hospitals are going after debts of patients who died from coronavirus
  - Many insurers are abandoning any coronavirus treatment protections they had in place, deciding to treat the virus the same as other diseases

- 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 [Insurance Commissioner's consumer services division](#) may be able to help.