



## **Three Tips for Fighting Medical Debt**

America is experiencing an unprecedented medical debt crisis, with an estimated 100 million American consumers carrying medical debt today. Big hospital corporations and consolidated health system monopolies are the main culprits behind the crisis.

That's why this Health Literacy Month, Consumers for Quality Care (CQC) is raising awareness about the questionable hospital practices that have left so many Americans with medical bills that they cannot afford to pay.

Here are a three things to keep in mind when you visit a doctor or hospital:

### **1. Beware Surprise Billing**

#### ***What is Surprise Billing?***

Surprise billing usually occurs when patients receive care by an out-of-network provider without knowing it during a visit to an in-network facility. However, surprise billing can occur whenever patients are not adequately informed that they may be billed in certain scenarios.

#### ***How can you take action?***

Despite the passage of the No Surprises Act, which aimed to protect patients from unexpected medical bills, a recent survey revealed that 20% of patients still received a surprise bill the very year that the law took effect.

Learn more about the protections afforded to you by the No Surprises Act. If you suspect that you have been unfairly billed in violation of the law, don't hesitate to file a complaint with the Centers for Medicare and Medicaid Services (CMS).

If the bill that you received isn't covered by the No Surprises Act, you can still fight it. Request an itemized bill from your medical provider. Scrutinize the bill to ensure that it accurately describes the care you received and that the provider didn't charge way more than what your insurance company says it's reasonable to charge.

### **2. Leverage Charity Care for Affordability**

#### ***What is "charity care"?***

Charity Care is a form of financial assistance that hospitals provide to patients who cannot afford to pay for their medical services. It is designed to either reduce or eliminate entirely the

cost of care for eligible patients, ensuring that they receive necessary treatments without having to incur unrepayable medical debt.

Charity-care policies vary by hospital, but tax-exempt nonprofit hospitals have an obligation to offer programs such as charity care as part of their commitment to the public, with eligibility being determined based on income, family size, and other financial criteria.

***How can you take action?***

If you believe that you qualify for charity care, don't wait for the hospital to approach you. Take the time to familiarize yourself with whatever charity-care laws that your state may have. Also, ask the hospital's billing department about its own charity-care policies and eligibility criteria.

Many hospitals require patients to apply for charity care, even if they are clearly eligible for it. Although these applications can be tedious and time-consuming, be sure to complete them if you believe that you are eligible. Even if you don't qualify for charity care based on income alone, don't preemptively count yourself out. Consider writing a hardship letter to the hospital's billing department and attaching it to your application.

**3. Mitigate the Impact of Medical Debt**

***What are the consequences of medical debt?***

The burden of medical debt impacts patients in a multitude of ways. It can impact both the patient's financial and physical health. Some consumers with medical debt have faced home foreclosures, wage garnishments and more. To avoid incurring more debt, some consumers will choose to delay receiving care instead of taking the risk that they will be charged something that they did not anticipate paying for.

***How can you take action?***

Make sure that you're not being billed for care that should have been provided for free or at a discount. Some hospitals will bill charity-care-eligible patients and ask them to pay, putting the onus on these patients to recognize that they don't have to because they qualify for charity care. Don't let that be you.

Check your credit report. If there's a medical debt listed there that doesn't belong, then you should dispute it. If you are experiencing aggressive debt collection, coercive credit reporting, or other problems with a consumer financial product or service related to medical billing and collections, [submit a complaint to the CFPB](#).

Learn more from Consumers for Quality Care at <https://consumers4qualitycare.org/issues/healthliteracy/>