

# 7 ways to keep medical debt in check

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Debt collection is the top complaint we've received since September 2013.

Out of all debt types, medical collections make up 52 percent of collection accounts on credit reports, far outpacing all other types of debt.

Medical collections are so widespread, that an estimated 43 million consumers with an account in collection have medical debt. We analyzed medical collections in our latest report, to explain why medical debt is affecting so many more credit reports than any other type of debt. You can read more in our latest [blog on how medical debt hurts your credit report](#).

Here are steps you can take to keep medical debt in check:

## 1. Review medical bills carefully

If you don't recognize the provider, check the date of service to see if you had a medical treatment on that day. For more complicated procedures, ask for an itemized bill from the provider in order to check how much you were charged for each service. Some providers who bill you directly may have been associated with a hospital where you were treated, so you may not have known you were receiving services from them at the time you were being treated.

## 2. Get documentation

Prepare an organized record of all bills. If you need to dispute a bill, send a written notice to the provider and include a copy of all relevant documents, such as records from doctors' offices or credit card statements. Do not send original documents.

## 3. Check your health insurance policy and make sure your provider has your correct insurance info

You should know what your insurance covers, and what it doesn't - but first your insurance information needs to be up-to-date and accurate! A small mix up can lead to big bills for expenses that your insurance should have covered.

## 4. Act quickly to resolve or dispute the medical bills that you receive

If you have verified you owe the bill, try to resolve it right away. Verify whether an insurer is paying for all or part of a bill. If you delay the bill and let it end up in collections, it can have a significant impact on your credit score. If you don't owe the bill, act quickly to dispute it.

## 5. Negotiate your bill

Hospitals may negotiate the amount of the bill with you. The tab may be reduced if you pay the whole amount up front. You can also try asking for the rate that people who have insurance get. The hospital might also offer a plan that enables you to pay off the debt in installments at no interest. It doesn't hurt to ask.

## 6. Get financial assistance or support

Many hospitals have financial assistance programs, which may be called "charity care," if you are unable to pay your bill. Check the deadlines, which can vary.

## 7. Don't put medical bills on your credit card, if you can't pay it

If you can't immediately pay off a high debt on your credit card bill, you will be charged high interest, and it will look like regular debt to other creditors. Instead, ask your medical provider for a payment plan with little or no interest.

### Related information about debt collection.

Check out [consumerfinance.gov/askcfpb](https://consumerfinance.gov/askcfpb) to learn more about your [debt collection rights](#) and [medical credit cards](#).

If you're dealing with debt in general, you can consider finding [a reputable credit counseling agency](#).