Health care providers will probably not report your debt to a credit bureau. Instead, when your debt is eventually handed over to a collection agency, that collection agency may (or may not) report the debt to a credit bureau.

In addition, in almost all cases, your credit rating is determined by one of the three major national credit bureaus. All three of these agencies have agreed not to include any medical debt in your credit report if the debt is less than 180 days delinquent when reported to them. This means that medical debt will not affect your credit rating unless a provider’s collection agency makes a new report to a credit bureau after the debt is over 180 days old.

For more on credit reporting, see Chapter 3 [1], above.

Source: National Consumer Law Center, Surviving Debt [50th NCLC Anniversary Edition], updated at www.nclc.org/library
Source URL: https://library.nclc.org/sd/1104

Links
[1] https://library.nclc.org/nclc/link/SD.03