A hospital or other health care provider is less likely to sue you to collect on an overdue bill than are most other creditors, such as credit card companies. This is particularly the case for relatively small medical bills. In addition, if you request financial assistance from a nonprofit hospital, the hospital cannot start a collection lawsuit against you until it determines whether you are eligible for financial assistance.

If the hospital does sue you, you may be able to defend the lawsuit by arguing the medical bills are not reasonable. In most cases, patients do not agree to a price for medical services ahead of time, and the hospital or physician bills you for whatever price it decides to charge. Some judges may be sympathetic to your argument that the hospital charged you a higher price than the hospital charges to insurance companies, Medicare, or Medicaid. If you raise this in the lawsuit, the hospital or other health care provider may even settle with you for less rather than try to prove that its charges are reasonable.

See Chapter 4 [1] for how to defend a collection suit. See also Chapter 21 [2] detailing your rights even if you lose a collection lawsuit.

Source: National Consumer Law Center, Surviving Debt [50th NCLC Anniversary Edition], updated at www.ncle.org/library
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