

Help with medical debt

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If you're having trouble paying medical debt, you may have options, including payments plans, financial counseling, Charity Care for hospital bills, and legal help.

What is medical debt?

It's any money you owe for health care. You might owe a doctor, hospital, or laboratory for tests, or a collection agency if a doctor or hospital turned the bill over to it.

Nearly everyone has had medical debt. You may have no medical coverage. Or you may have Medicaid (Apple Health) (<https://www.hca.wa.gov/free-or-low-cost-health-care/apple-health-you>), Medicare (<https://www.medicare.gov/>), private health insurance, or a combination, but still have a large deductible or co-pay.

Having medical debt can cause worry and extra stress, especially when you've been ill. But ignoring medical bills can lead to bigger problems. If you act quickly, you might be able to get your bills paid or reduced, or get financial or legal help before your bills are turned over to a collection agency or you're sued over the debt.

How do I start taking care of my medical debt?

Don't ignore any bill you've gotten for medical care. Read each bill carefully.

Make sure you know:

- What the bill is for
- What it says you owe
- Any mistakes on it
- What each charge is for

- What your insurance paid (if you have Medicaid, Medicare, or private medical insurance)

The charges can be confusing. If you have any questions, contact whoever sent you the bill.

What if my insurance should cover the bill?

Don't just assume your insurer will pay a medical bill. Follow up with the hospital, doctor, your insurance company, or DSHS or Apple Health to make sure the bill has been paid.

If it wasn't, find out why. You may need to file an appeal with the provider or insurance company. If you're not sure of your rights, try to talk to a lawyer.

Even if your insurance pays some of the debt, you may not be able to afford to pay what the bill says you still owe. You might still have some options that would help you pay the rest.

What is Apple Health?

This government-funded program, also called Medicaid, provides free medical coverage if you live in Washington state and have low income. If you can't afford your hospital or other medical bills, ask the hospital or DSHS to help you apply for Apple Health.

What is Charity Care?

Charity Care is a special program that helps pay for hospital bills. Washington State law requires hospitals to give free or reduced-cost medical care to people who meet certain income qualifications.

When the hospital admits you, it should provide notice of its Charity Care program. You can ask for an application while in the hospital or after you're discharged.

You should apply as soon as possible after getting hospital care. However, **you can apply for Charity Care at any time, even after your bill has been turned over to a collection agency or you've been sued for the debt.**

I'm not insured. What should I pay for medical care?

People with insurance sometimes get charged less for health care than others who don't have insurance.

If you don't have insurance, ask the hospital or doctor to charge you the same rate they charge insured patients, or some other amount that's a fair price for the service. Look on [HealthCareBlueBook.com](http://www.HealthCareBlueBook.com) (<http://www.HealthCareBlueBook.com>) to find a fair price for the health care you received.

What if an out-of-network provider charged me more than an in-network provider?

This is called **surprise billing**. It happens when you're treated by a medical provider at a hospital or facility that you believe is in your health plan's network but later find out they aren't. On top of your expected out-of-pocket costs, you're also charged the difference between what your insurer agreed to pay your provider and what your provider believes the service was worth. This could be hundreds or thousands of dollars.

Surprise billing is also called **balance billing**. But some balance billing isn't a surprise. For example, if you seek care from a provider that you know isn't covered by your plan, you wouldn't be surprised when you get a bill for their services, on top of what your plan covers.

It's illegal for an out-of-network health care provider to charge you more than you would have been charged for:

- Emergency services
- Non-emergency surgical or ancillary services provided by an out-of-network provider at an in-network hospital or surgical center

Surgical or ancillary services include surgery, anesthesiology, pathology, radiology, laboratory, or hospital services.

- Starting June 6, 2024, **surprise billing for ground ambulances is also now illegal**. This includes all medically needed services you get from a ground ambulance at the scene of an emergency and on the way to a hospital or other facility. Surprise billing for air ambulance (for example, if you must be airlifted to a hospital) is still legal.

If you get a surprise bill, contact the medical provider to resolve the claim. If that doesn't work, you can file a complaint with the Washington State Office of the Insurance Commissioner (<https://www.insurance.wa.gov/file-complaint-or-check-your-complaint-status>).

Insurance or Charity Care paid some of the bill. Should I use my credit card to pay the remaining balance?

Don't pay medical bills with your credit card before exploring other options.

If you trade medical debt for credit card debt with interest, you'll probably owe more than you need to and fall behind on payments.

()Talk to a financial counselor first. For bills that Charity Care doesn't cover (or if you can't get Charity Care), you can ask the hospital or doctor to agree to a payment plan.

First, figure out what kind of monthly payment you can afford. One of these non-profit Financial Counseling organizations can help you figure out the best way to handle your debt:

- **American Financial Solutions:** [myfinancialgoals.org](http://www.myfinancialgoals.org)
(<http://www.myfinancialgoals.org>)
- **Apprisen:** [apprisen.com](http://www.apprisen.com) (<http://www.apprisen.com>)
- **ClearPoint Credit Counseling Solutions:** [clearpoint.org](http://www.clearpoint.org)
(<http://www.clearpoint.org>)

After you figure out what payment might be best for you, call the doctor or medical billing department. Explain your situation and offer a proposed payment plan.

Medical billing departments know you might have trouble paying your bills. If they already sent your bill to a collection agency, the provider might agree to take your account out of collections. Make sure you **get any payment plan in writing and follow it.**

What if a collection agency contacts me?

A collection agency notice to collect medical debt must state:

- Your right to ask for the original account number assigned to the debt
- Your right to ask for the date of your last payment
- Your right to ask for an itemized statement

An itemized statement will give you all this information:

- The medical creditor's name and address
- What services you got and when you got the services
- The amount of principal you owe, and any interest or fees
- Any adjustment to the bill, including the amount of any payments from you or anyone else

- Whether Charity Care payments were applied to the debt

I'm afraid of being sued over the medical debt. What can I do?

Act fast. If your bill has been turned over to collections, talk to a financial counselor before making more payments.

If you're sued, you may have a defense if Charity Care, DSHS, or your insurance should have paid for some of your hospital or medical bills but did not.

Starting July 27, 2025, it's a defense under state law if the medical debt was reported to a consumer credit reporting agency. But in October 2025, the Trump Administration has proposed a new interpretation of the law that may make it hard to use this defense.

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