

# Addressing Medical Debt

## A Peer-Informed Guide

1

### Plan Ahead!

Communicate with your healthcare provider (remember hospitals and providers can bill separately) if you have concerns about paying the bill--some providers offer payment plans, and being proactive fosters goodwill.



2

### Look Over Your Bill!

You will receive a printed (standard) or electronic (opt-in) bill. Look over the bill, and if you think you are being overcharged, you can request an itemized bill. Ask when you can expect the itemized bill, and request to have the medical bill "held" in the meantime.



3

### Speak Up If Things Don't Seem Right!

If your itemized bill shows incorrect charges or errors, then you may wish to speak to a supervisor in the billing department who can help you dispute a charge.



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### Keep Records of Your Contact Points!

Save all mail and log or record phone calls with your provider's billing department. Indiana law allows you to record your conversations with the billing department.



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### Make Financial Choices That Make Sense for You!

Only you know what "best" choices can be made regarding payment of medical debt given your circumstances. No matter what, be sure to check your credit report to make sure that no debt wrongfully appears on your record.



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### Care for Yourself!

Handling medical debt can be time consuming and mentally draining. Ensure you are eating, drinking, resting, and finding small moments of joy to uplift you during this difficult process.



*This information does not represent legal representation or legal or medical advice. The Institute cannot offer legal advice and is not a legal advocate.*

**Do you want more information and guidance?**

Check Out Our Know Your Rights and Medical Debt Training Page  
[institute.incap.org/medical-debt-know-your-rights](http://institute.incap.org/medical-debt-know-your-rights)