



Helpful Hints for Managing Medical Debt

Categories : [Health Care Payment Assistance/Health Insurance](#), [Legal and Protective Services](#)

Be Polite, Prompt, and Courteous when speaking with individuals who are trying to collect a debt from you. However, you need not subject yourself to rude or stressful conversations with bill collectors.

Be honest. If you've overspent, lost your job, etc. say so. Do not agree to a payment plan or amount that you know you cannot possibly comply with. It is better to tell a debtor that you can only pay \$5 a month, than to agree to a bigger payment that you risk renegeing on.

Stick with it! Once you have set up a payment plan that is reasonable for you, don't stop your payments.

Keep in touch. A provider or collection agency will know that you are making a good faith effort when you return their phone calls and provide them with an explanation as to why you cannot pay the bill immediately.

Don't pay balances if you are receiving Medicaid. If you or your child are Medicaid clients, it is important to remember that a medical provider who is certified with the state Medicaid program cannot bill you for any remaining balance after Medicaid has reimbursed them. Call your provider's billing department or person in charge of bill collection and let them know you are a Medicaid client.

Coordinate your benefits. If you have Medicaid and private insurance, state regulations allow your providers to direct bill your insurance company. The provider will then bill Medicaid for any balance after insurance has paid.

For more information go to:

[Smart About Money: Options for Avoiding and Managing Medical Debt](#)

<http://www.smartaboutmoney.org/Portals/0/ResourceCenter/OptionsforAvoidingandManagingMedicalDebt.pdf>

[Families USA: A Consumer's Guide to Coping with Medical Debt](#)

<http://www.lachc.org/coping-with-medical-debt.pdf>

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