



KNOW YOUR RIGHTS: MEDICAL DEBT

2024 Florida law limits medical debt collection and sets rules on price transparency in healthcare.

What is medical debt?

- Unpaid or past due medical or dental bills can turn into medical debt.
- Other types of debt, such as credit cards, bank loans, or borrowing from family or friends that were used to pay off medical bills.

Why does it matter?

- High and unexpected costs of health care have led 4 out of 10 U.S. adults into medical debt.
- At \$8.2 billion, Floridians have the second-highest total of healthcare debt in the country.
- While anyone can be burdened with medical debt, people with low income, the uninsured, people of color, and people with disabilities are at higher risk.

How can medical debt impact you?

- Medical debt damages credit scores, leading to higher loan interest rates and limiting housing and job opportunities.
- Debt can force individuals to cut back on necessities and delay major purchases.
- Medical debt discourages people from accessing healthcare. Avoiding or delaying care then results in negative health outcomes.

New Protections for Floridians

- Patients can no longer be sued to collect medical debt if it is more than 3 years old.
- A patient's personal property can no longer be seized due to a medical debt lawsuit.
- Healthcare facilities are now required to:
 - Post on their websites a consumer-friendly list of standard charges.
 - Provide a cost estimate to the patient & patient's insurer.
 - Establish an internal grievance process for patients to dispute charges.
- Healthcare facilities must follow certain steps before: selling debt to a collection agency, reporting the debt to a credit reporting agency, or denying care because a debt is owed.
- Insured individuals must now be provided by their insurer with advanced explanations of benefits for scheduled services.

