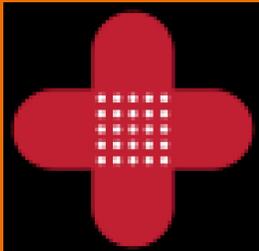


Preventing & Addressing Medical Debt

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CATALYST
MIAMI



Objectives

- **Gain information that can help clients understand their consumer rights**
- **Understanding how to work with uninsured populations to avoid or address medical debt**
- **Enhance ability to build trust and empower impacted individuals**
- **Gain knowledge of resource options**



Medical Debt Protections passed under HB 7089/SB 376 in 2024

- **Shorter statute of limitations**
- **Restrictions on collections**
- **Notice requirements**
- **Patient rights**
- **Internal grievance process**
- **Protections during a grievance**
- **Payment plan compliance**



Good Practices to Avoid Debt

- **Ask questions prior to a scheduled service**
- **Ask for a written estimate**
- **Inquire about financial assistance/charity care and eligibility**
- **Request itemized bill immediately following hospital discharge or service**
- **Review bills and collection notices - check for errors**





Assert Rights

- **Send a letter to the debt collector**
- **State so if something is an extraordinary collection action in violation of rights under the law**
- **Document everything & keep a file**
- **Consult with a local legal aid attorney**



Collaboration & Communication

- **Develop a relationship/
establish communication with
service providers**
- **Work with advocates**
- **Remember the critical role of
social workers!**

Resources to Help Address Medical Debt

- **Legal Aid Organizations**
- **Advocate's Guide**
- **Dollar For**



Dollar For

dollarfor.org

Questions?



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