

# Are you facing medical debt and unsure of how to pay?

You're not alone! One in five North Carolinians have medical debt in collections, and our state has the 20<sup>th</sup> highest hospital prices in the country despite wages ranking only 40<sup>th</sup>. Here are some general tips to follow when you face a bill you can't afford to pay.

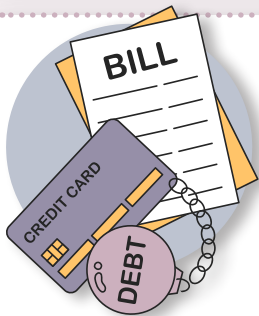


## 1. Advocate for yourself. Speak up and ask questions.

It is stressful being in a situation where you can't afford to pay a bill, especially when it's for your health. But you are your best advocate, so be sure to ask questions when you don't understand a bill, a charge, or a treatment.

## 2. Make sure you have received the correct bill with your name, address, and an itemized list of charges.

Hospital bills are confusing and can have mistakes. Request an itemized bill and check the charges to make sure you recognize all of the charges listed. Ask the billing department or insurance company if something doesn't look right.



## 3. Be wary of signing up for a medical credit card.

- These credit cards charge **high interest rates** and can also lead to providers prescribing more expensive treatments than you need.
- Be aware of deferred-interest promotions! After the promotional period of no interest ends, rates can jump to 25% on the **total bill amount** ([bit.ly/med-credit](http://bit.ly/med-credit))!
- Most times, medical debt that has been put on a credit card cannot be considered for financial assistance.

## 4. Ask about financial assistance, even if you have insurance.

- Federal law **requires** nonprofit hospitals to offer free or discounted care for eligible patients.
- **Even patients with private health insurance** may qualify for financial assistance depending on the assistance program's income eligibility requirements.
- If you need help applying for financial assistance, check out the financial assistance eligibility tool at [dollarfor.org/ncjc](http://dollarfor.org/ncjc) to see if you qualify.



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## 5. If you're uninsured, ask to be screened for financial assistance programs or public health insurance, like Medicaid.

- North Carolina recently expanded **Medicaid eligibility**, allowing more people with low incomes to qualify for comprehensive health insurance coverage.
- Medicaid coverage is retroactive to three months prior to the month that you apply, so if you have any bills from that time period, Medicaid will cover those services.

## 6. Work out a payment plan directly with your provider or hospital.

- Negotiate to **lower your bill**. Tell the hospital you can't afford the bill and ask what Medicare normally pays as a way to figure out a lower price for your bill. **Don't take NO for an answer**. Ask to speak to someone else if you must. Indicate you're willing to pay, but you need a lower amount and a **no-interest payment plan**. If they agree on a reduced rate, get that in writing.
- You can also ask to get a "**settlement amount**," which is asking the hospital or provider what is the lowest amount they're willing to accept to settle the bill.



## 7. If you are uninsured, you have the right to ask for a "good faith estimate" before you get care.

Providers are required to give you a "good faith estimate" within three business days. Get a separate "good faith estimate" in writing from each doctor and health care facility. If your bill is \$400 over the good faith estimate, you have the right to fight that bill.

For more detailed information on good faith estimates and how they work, go to [bit.ly/MedBillToolkit](https://bit.ly/MedBillToolkit)

## 8. In certain cases, you are protected from out-of-network charges under the No Surprises Act.

- If you receive care at an emergency room that is out-of-network, or from an out-of-network doctor at an in-network facility, you must be billed at the in-network rate.
- The same is true if you are transported by an out-of-network air ambulance.
- Unfortunately, ground ambulances are not covered by the **No Surprises Act**.



## 9. Read over financial documents thoroughly before signing anything.

Do not allow hospitals or their representatives to pressure you into signing any documents that waive your protections or give hospitals equity in your home without first consulting a trusted nonprofit financial counselor or a nonprofit organization such as [Legal Aid of NC](#), the [NC Justice Center](#), the [Charlotte Center for Legal Advocacy](#), or [Pisgah Legal Services](#).

## 10. Watch out for scams that claim to settle your debts if you pay money up front or guarantees to settle debts.

Consider reaching out to a trusted nonprofit financial counselor or a nonprofit organization such as [Legal Aid of NC](#), the [NC Justice Center](#), the [Charlotte Center for Legal Advocacy](#), or [Pisgah Legal Services](#).



For more tips and detailed information about all the different scenarios, including what to do if your bill goes to collections or gets put on a credit report, view U.S. PIRG/Community Catalyst's guide, *Medical Bills: Everything You Need to Know About Your Rights*, by visiting [bit.ly/MedBillToolkit](https://bit.ly/MedBillToolkit) or scanning the QR code.

