

Navigating Medical Debt

Medical debt can often be overwhelming to navigate, especially when unaware of what options may be available.

Consider these tips for navigating through your medical debt.



Three Steps You Can Take

1

Call your medical provider and ask for financial assistance

- Financial assistance, or charity care, from your medical provider may be available.
- You may be required to submit an application for available assistance to see if you qualify.
- You may need to supply tax forms/pay stubs or other financial documentation

2

Ask for a lower bill

- You may be able to negotiate a lower bill if you do not qualify for assistance.
- You can request an itemized bill to review all charges

3

Request a payment plan

- You may be able to arrange a payment plan to repay the debt over time.
- Review your income, expenses, and other debts before speaking with the medical provider, to ensure the payment plan fits within your budget

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Did you know as of July 2022 any medical bills you pay off after they were sent to collections should be removed from your credit report?

Just make sure you get it paid in full, since outstanding medical debts can remain on your credit report and impact your score.

**Still feeling worried?
We are here for you. Give
GreenPath a call.**

1-877-337-3399