

Medical Bills

Are you being harassed by debt collectors or bill collectors for past due medical bills? Have you received proof that you actually owe these bills? Under HIPAA, patients have a right to access the following information which also can be used to verify the validity of a person's medical debt. Send a certified letter to the collection agency. Request a detailed itemized statement, UB-04, coding abstract for hospital debts or CMS-1500 detailed statement for insurance provider debts.

The Fair Debt Collection Practices Act states that you have the right to demand the debt collector stop further contact until these documents are produced. The debt collector may not be able to produce these documents.

The statute of limitations in Florida on medical bills is 4 years for an open account and 5 years for a written contract. If the contract is signed under a seal, it may have a longer time. The limitation is on bringing legal action against you to collect the debt, but your credit report may still be impacted. You can use the fact that the statute of limitations has expired as a bargaining tool to reduce the amount owed.

If you choose to make payments on your bill, make sure you clearly indicate that this bill is under dispute. Contact us at 813-314-4595 or 866-553-3272 for assistance understanding your rights.