

This short guide highlights the most important things you need to know about medical bills and debt, how you might be able to reduce debt, and your rights if you have healthcare bills you cannot pay.

[Read The Full Guide](#)

Medical Debt Is Common — And Often Fixable

- **1 in 3 people in Connecticut** struggle with medical bills.
- Medical debt can come from an **accident, unexpected illness, or emergency**, or ongoing health needs from a chronic condition like diabetes or cancer.
- You might struggle with medical debt **even if you have insurance**.
- Medical debt is money you owe for medical or dental care. This can include:
 - » Hospital, doctor or dentist bills
 - » Copays, deductibles, or coinsurance
 - » Bills put on a payment plan or credit card
 - » Money borrowed from family or friends to pay for care

Unpaid medical bills can quickly add up, making it harder to afford essentials like rent, food, or utilities—and may lead you to delay or avoid care, harming your health, peace of mind and financial stability. **If you're struggling with a medical bill, help is available.**

Don't skip care to avoid debt. Keep taking your medications and seeing your doctor—delaying care often leads to worse and more costly outcomes later.

Free or Discounted Hospital Care May Be Available

- All nonprofit hospitals in Connecticut must offer free or discounted **financial assistance**. Other providers might honor eligibility or be willing to work out a payment plan you can afford.
- Some hospitals may also have **"free bed" funds** that can help patients pay for some or all of their care.
- Bills may be **reduced or completely erased** with financial assistance.
- You may qualify even if you:
 - » Have insurance
 - » Are working
 - » Have a bill over a year old
 - » Don't qualify based on your income but have a lot of medical debt.

In most cases, **applying for financial assistance should be your first step** if your bill is from a hospital or hospital-affiliated provider. Apply by [contacting your hospital](#) or get help at DollarFor.org.

If You Have a Medical Bill You Can't Pay

1. Open bills immediately and keep track of them

- Make sure what you received is a bill (not an estimate or insurance Explanation of Benefits).
- Keep all paperwork together. When making calls, write down the date, time, the name of the person you spoke with, and what they told you. Keep this log with your bill documents.

2. Apply for hospital financial assistance

- By law, nonprofit hospitals must offer financial assistance programs, which can reduce or eliminate the bill if you qualify. See the Free or Discounted Hospital Care section above for how to apply.

3. Make sure the bill is accurate

- If you're insured, confirm insurance was billed correctly. Double check your insurance ID number, name (especially if you have multiple or hyphenated names), and date of birth.
- Ask for an itemized bill and review to ensure the services listed match your experience and your insurance benefit statements.

4. Avoid paying medical bills with credit cards or loans – request a payment plan instead

- Paying with credit cards, including medical credit cards, turns medical debt into regular debt and removes medical debt-specific protections. Hospitals cannot require a credit card or bank account to be on file before providing care.
- Ask for a low or no-interest payment plan unless you can pay off the credit card right away. Only agree to payments you can realistically afford.

5. Know your rights and where to get legal help

- If contacted by a debt collector, don't ignore them. [Know your rights](#) – request written "validation information" of the debt before agreeing to any payment. Harassment and misleading tactics are illegal.
- If you are sued, do not ignore it. [Legal aid organizations](#) may provide free or low-cost help.

Having **comprehensive and affordable health insurance coverage** is one of the best ways to avoid medical debt. Find resources for enrolling in and understanding health insurance, options for low-cost care, and more at: <https://portal.ct.gov/oha/get-help/medical-debt>.

Medical Debt Rules in Connecticut

✓ Financial Safeguards

- Hospitals, doctors and collectors cannot report medical debt to credit bureaus.
- If you are not eligible for public health insurance and have a low income, hospitals cannot collect more than the “cost of providing services.”
- Hospitals cannot make you sell your primary home to collect on unpaid bills.
- Interest on medical debt lawsuits is capped at 5%, and courts may limit it further.

✓ Getting Care

- The Emergency Medical Treatment and Labor Act (EMTALA) guarantees emergency care regardless of insurance or ability to pay.
- Nonprofit hospitals must offer financial assistance programs.
- Hospitals cannot require a credit card or bank account to be on file before providing care.
- The [No Surprises Act](#) limits charges for out-of-network care like ER visits and air ambulance transport and requires providers to give uninsured or self-pay patients a good-faith cost estimate before scheduled care or upon request.

This project was supported, in whole or in part, by federal award number 21.027 awarded to State of Connecticut by the U.S. Department of the Treasury.