For a host of reasons, patients who receive the same service can emerge from medical care with very different bill amounts and very different experiences with debt collection if the bills exceed what they can pay.

**Patient receives healthcare**

Healthcare provider reviews patient characteristics for:
1. Collectability
2. Eligibility for financial assistance and charity care

**Patients and/or insurance billed for services**

If bill is not paid, or is partially paid, each service provider makes a decision to:

- **Allow debt collection agency or law firm to collect the debt for the provider**
  - Provider revenue = $0.80 per $1 billed

- **Use an internal billing department to collect the debt**
  - Provider revenue = $1 per $1 billed

- **Sell the debt to a buyer**
  - Provider revenue = $1 plus interest per $1 billed

- **Garnish wages/bank accounts**
  - Provider revenue = $1 plus interest per $1 billed

- **Put a lien on a patient’s home**
  - Provider revenue = $1 plus interest per $1 billed

- **Sue the patient if they are unable to pay**

**Bill paid in full**