THE MEDICAL DEBT ‘CHAIN OF PAIN’

For a host of reasons, patients who receive the same service can emerge from medical care with very different bill amounts. If the bills are more than patients can manage, they may have very different experiences of debt collection.

---

**Healthcare Provider Reviews Patient for**
(1) Ability to Pay and Collectability
(2) Eligibility for Financial Assistance or Charity

---

**Patient Receives Healthcare Services**

---

**Patient and/or Insurance Billed for Services**

---

**Bill is Paid in Full**

**Provider Uses a Collection Agency or Law Firm to Collect Debt**

Provider revenue = $0.80 per $1 billed

---

**Sue Patient**

Provider revenue = $1 + interest per $1 billed + possible legal fees

---

Garnish Wages, Bank Accounts

Provider revenue = $1 + interest per $1 billed

---

Place Lien on Home or Property

Provider revenue = $1 + interest per $1 billed

---

**Bill is Unpaid or Partially Paid**

**Provider Uses Internal Billing Department**

Provider revenue = $1 per $1 billed

---

Debt Buyer Pursues Collection

Debt Buyer revenue = Pennies per $1 pursued

---

Buyer Sells Debt to a Collection Agency

Agency revenue = Pursue full amount owed

---

Traditional Debt Collection

Collector revenue = $1 + interest per $1 collected + possible legal fees

---

Garnish Wages, Bank Accounts

Collector revenue = $1 + interest per $1 collected

---

Place Lien on Home or Property

Collector revenue = $1 + interest per $1 collected

---

**Presented by:**

Community Service Society

RIP MEDICAL DEBT