

I have been sued for unpaid medical bills. What's next?

If you have been sued for medical debt, please contact us right away. You may have only 30 days to file an answer to the lawsuit. If you do not answer within 30 days, the debt collector may get a judgment against you, meaning the court could issue an order that you owe the debt without an opportunity for you to fight it.

Do I have options to reduce my medical debt if there is a judgment against me?

Possibly. You may continue to try to reduce or eliminate your medical debt even if you have a judgment against you. You may not have known a lawsuit was filed against you or maybe the debt was never yours to begin with. Each situation is unique.

If you find out, you have a judgment against you, and you would like to help to understand your options, call us right away. In California, debt collectors can add both attorney's fees and costs and a 5–10% interest rate on top of the original amount billed for medical services. Judgments involving medical debt in California can last for 10 years and be renewed. The terms of renewal depend on the amount of the debt. The longer the judgment lasts, the more you may end up being responsible for paying.

What should I do if there is a lien against my home?

Debt collectors sometimes place liens on homes to collect on a judgment. It is important to protect your equity since your home may be the greatest asset you have. If you have a lien on your home due to medical debt, call us for help to understand your options.