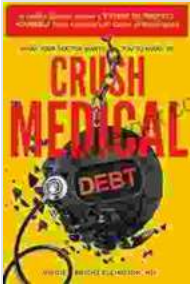


Health System Insider Steps To Protect Yourself From America's Cause Of Bankruptcy



What Your Doctor Wants You to Know to Crush Medical Debt: A Health System Insider's 3 Steps to Protect Yourself from America's #1 Cause of Bankruptcy

by Virgie Bright Ellington

★★★★★ 5 out of 5

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Medical debt is the leading cause of bankruptcy in the United States. In 2018, over 530,000 people filed for bankruptcy due to medical debt. And these numbers are only expected to continue to rise as healthcare costs continue to soar.

If you're worried about being a victim of medical bankruptcy, there are steps you can take to protect yourself.

1. Get health insurance.

This is the most important step you can take to protect yourself from medical bankruptcy. Health insurance will help cover the cost of your medical care, which can prevent you from incurring large debts.

If you don't have health insurance, there are several programs that can help you get coverage. These programs include Medicaid, Medicare, and the Children's Health Insurance Program (CHIP).

2. Negotiate with your healthcare providers.

If you do have medical debt, don't be afraid to negotiate with your healthcare providers. Many providers are willing to work with patients who are struggling to pay their bills.

You can try to negotiate a payment plan that fits your budget. You can also ask for a discount on your bill. If you're facing financial hardship, you may be able to get your debt forgiven.

3. File for bankruptcy.

If you're unable to pay your medical debt, you may need to file for bankruptcy. Bankruptcy can help you discharge your debts, which means you won't have to pay them back.

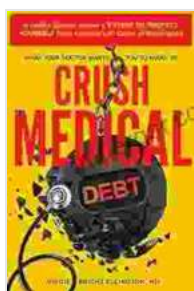
Filing for bankruptcy is a serious decision, but it can be a good option for people who are struggling with medical debt. It can help you get a fresh start and rebuild your financial life.

4. Other tips to protect yourself from medical bankruptcy

- Create a budget and stick to it. This will help you track your spending and avoid getting into debt.

- Have an emergency fund. This will help you cover unexpected expenses, such as medical bills.
- Don't borrow money to pay for medical expenses. If you do, you could end up in a cycle of debt.
- Be aware of your rights. You have the right to receive a fair and balanced explanation of your medical bills.

Medical bankruptcy is a serious problem, but there are steps you can take to protect yourself. By following these tips, you can reduce your risk of bankruptcy and improve your financial health.



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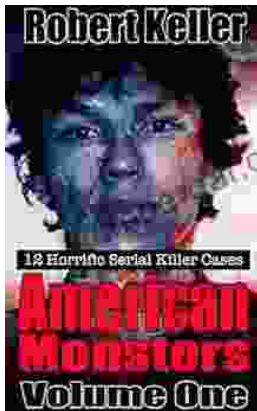
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