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Subject: Feedback on prohibiting medical debt credit reporting
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To the CFPB,

I understand wanting to not allow medical debt reporting to credit agencies. People can't always control when they get sick or injured, and large debts can amass very quickly. However, completely eliminating the reporting of medical debt to credit agencies is not fair to the providers of medical services and the folks whom their work supports. Most physicians, 53.7%, operate in small business of less than 10 physicians according to the most recent 2020 Physician Practice Benchmark Survey by the American Medical Association. We operate in a highly-regulated system where the first entity we have to turn to to be paid is an insurance company who does their best not to pay us. By the time the bill filters down to the patient, many patients don't want to recognize that they are responsible for the bill because they still think their insurance company is supposed to pay it. When this happens, our only recourse is to finally let the patient know that if they do not pay, we will be forced to turn the account over to a collection agency. Without that recourse, what incentive is there for a patient to EVER pay a medical bill? And if there is no incentive, health care costs will only continue to increase as doctors have to charge more to make up for this income leak. And we will continue to lose medical providers as folks decide not to join such an unfavorable, overly-regulated to the point of strangulation industry.

Yes, out of pocket cost to patients for medical care is too high. Please look to the insurance system to fix this problem, instead of punishing the doctors trying to be paid for the care they provide. The solution is less bills, not allowing people to ignore their bills.

Respectfully,

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