

# Medical Debt on Credit Reports

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## How Do I Get My Credit Reports?

Everyone has a right to pull their credit reports for free at least once a year from each of the major credit reporting agencies (Experian, Equifax, and TransUnion). You can request these free credit reports online at [www.annualcreditreport.com](http://www.annualcreditreport.com), over the phone at 1-877-322-8228, or by sending a form in the mail.

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## Will Medical Debt I Have Paid Off be Reported?

As of July 2022, Experian, Equifax, and TransUnion, will not report medical debt that has been fully paid off, no matter how old the debt is.

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## Medical Debt Under \$500

As April 11, 2023, Equifax, Experian, and TransUnion will not report any medical debt which is for an amount less than \$500.

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## I Have Unpaid Medical Debt Over \$500 - Am I Out of Luck?

Not necessarily. Although an unpaid medical debt over \$500 could appear on your credit report eventually, Equifax, Experian, and TransUnion will not report the debt until it is one year in default. This can provide additional time to pay the balance, apply for financial assistance, or negotiate with your medical provider.

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## What if my medical debt is still being reported even if it is fully paid, less than a year old, or under \$500?

If Experian, Equifax, and TransUnion are reporting medical debts they should not be, you can ask them to stop by disputing the information on your credit report. Each Credit Reporting Agency has a form to dispute wrong information, and you may be able to get assistance from a local financial counselor or advocate.