

Advocates Applaud CFPB Report Highlighting the Toll of Inaccurate Medical Billing on Consumers

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WASHINGTON - Today, the Consumer Financial Protection Bureau (CFPB) issued **a report** examining the financial consequences of medical billing and collection endured by individuals and families nationwide. The report draws from analysis of the rising volume of medical billing and collection complaints submitted to the CFPB, which show “coercive credit reporting and privacy intrusions based on unverified and inaccurate medical billing.” In response, advocates at the National Consumer Law Center issued the following statements:

“Consumer complaints to the CFPB about the credit reporting of medical debt reveal a system that is fraught with errors, and that can end up punishing consumers for debts they don’t even owe,” **said Chi Chi Wu, staff attorney at the National Consumer Law Center.** “Our healthcare system is complex and, for many, the financial aspects are broken. Patients should not bear the burden when insurers and providers make mistakes in billing, insurance claims, or financial assistance.”

Jenifer Bosco, staff attorney at the National Consumer Law Center noted, “It’s alarming to see that the CFPB complaints describe significant problems for some patients who sought treatment for COVID-19, at a time when that treatment should have been covered under special federal rules. These debts are yet another example that shows why strong medical debt consumer protections are so necessary.”

Berneta Haynes, staff attorney at the National Consumer Law Center, remarked, “Complaints to the CFPB are a powerful tool for resolving some consumer problems and for learning more details about the real struggles faced by consumers with medical debt. We encourage consumers to contact the CFPB with complaints about debt collection and credit reporting problems.”

NCLC recently released a report examining the impact of medical debt on Black families, among its other resources on medical debt. For additional resources on credit reporting and medical debt, visit NCLC’s Credit Reports and Medical Debt pages.