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Hospitals change their bedside manner

Friday Nov. 10

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Hospitals change their bedside manner

Hospitals have discovered that going after patients' homes, holding bank accounts hostage, and slapping debt-ridden, ill or recuperating patients' wrists with handcuffs and sending them off to jail for avoiding court hearings all in attempts to get their patients to pay the bills just isn't a good look for them.

They would rather come off as kinder, gentler, compassionate, debt collectors so they can get their money, and more of it.

As a result, aggressive measures are out. Working with patients is in.

Medical debt is what some bankruptcy experts have [attributed](#) as the reason for most bankruptcy filings, if not the No. 1 cause.

Mike Bevel writes about this extreme hospital makeover in the article titled "[More Hospitals Working with Patients to Pay Bills](#)" on CollectionIndustry.com (registration required). He states that [new research from Kaulkin Ginsberg's Research Group](#) indicates patient-friendly collections processes can work. Not only that, but the [American Hospital Association](#) also put out [guidelines](#) that suggested clearer communication about payment programs and helping patients qualify and enroll in existing coverage options would be beneficial.

What types of debt collection programs do you think would work? Share your story about how you have either landed in bankruptcy as a result of not being able to pay your medical bills or how you managed to get out of your hospital debt. Contact me at editors@bankrate.com.

Send your questions to editors@bankrate.com.

Beating Bankruptcy is a blog on bankruptcy and debt written by Brigitte Yuille.

-- Posted: Nov. 10, 2006

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