



do hospital bills or doctor bills get written off



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Yes, medical debt can be written off or forgiven after a certain period, but the specifics depend on various factors, including state laws, the type of debt, and the hospital or provider's policies. [↗](#)

Statute of Limitations:

- **Each state has a statute of limitations on debt collection, including medical debt, which sets a timeframe within which creditors can legally sue you for unpaid bills.** [↗](#)
- **In New York, the statute of limitations for medical debt is generally three years.** This means that after three years, the hospital or doctor can no longer legally sue you for the debt. [↗](#)
- **However, even if the statute of limitations expires, the debt may still be reported on your credit report for a period of time, potentially affecting your credit score.** [↗](#)

Charity Care and Financial Assistance:

- **Hospitals and healthcare providers often have policies for providing financial assistance or charity care to patients who are unable to pay their medical bills.**
- **These policies may involve writing off a portion or all of the medical debt, depending on the patient's financial situation and the hospital's policies.**
- **You can explore options for financial assistance or charity care through the hospital or healthcare provider's billing department or through nonprofit organizations like the PAN Foundation or CancerCare.** [↗](#)

Removal from Credit Reports:

- **As of January 2025, a new federal rule went into effect that removes most medical debt from credit reports, regardless of the amount.** [↗](#)
- **This change is intended to help people with medical debt by preventing it from negatively impacting their credit scores.** [↗](#)
- **However, it is important to note that if the debt is not removed from the credit report, it can still be reported to collections agencies and may affect your credit score.** [↗](#)
- **The amount of time a debt remains on your credit report after it's removed will depend on the specific circumstances and the credit reporting agency.** [↗](#)

In Conclusion:

III CONCLUSION.

- **While medical debt may not be legally collectible after the statute of limitations has passed, it's essential to be aware of your rights and options for managing medical debt.**
- **If you are facing medical debt, consider exploring options for financial assistance or charity care, and be aware of the rules surrounding debt collection and credit reporting.**
- **You can also consult with a credit counselor or legal professional for further guidance on managing medical debt.**

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