



Medical debt harms tens of millions of consumers, with nearly [1 in 6 Americans contacted by a debt collector](#) over a healthcare bill, and [21% of residents in mainly nonwhite zip codes](#) with at least one medical debt in collection on their credit reports. Medical debt is a contributing cause to more than [half of all consumer bankruptcies filed](#).

During the COVID-19 crisis, access to medical treatment is crucial to protecting public health. [Lack of health insurance](#), [lack of financial resources](#), and [fear of more medical debt](#) should not discourage individuals from seeking testing and treatment. The Biden Administration could take a number of steps to help those impacted by the COVID-19 public health and financial crises, including the following.

IN THE FIRST 100 DAYS, THE BIDEN ADMINISTRATION SHOULD:

Provide care for those who are ill without worsening medical debt

- Strengthen and clarify rules for providers who accept [CARES Act “Provider Relief” funds](#) for COVID-19 testing and treatment, to prevent surprise billing or additional fees for COVID-19 care including vaccines.
- Open a [special enrollment period](#) so consumers can buy health insurance through Healthcare.gov.
- Encourage states to make [Medicaid eligibility retroactive](#) for the full three months allowed under federal law, and [approve](#) Medicaid plans that include retroactive coverage.
- Issue IRS guidance to nonprofit hospitals about their responsibilities to [provide charity care](#) to all low-income hospital patients.
- Create and implement charity care plans at military hospitals and other federal health care providers that are not covered by the [Affordable Care Act’s financial assistance rules](#).

Cancel medical debts owed to the federal government

- Cancel civilian and servicemember [debts owed to military hospitals](#) or [other federal health care providers](#).

Protect struggling families with medical debt

- Work with Congress to [halt lawsuits, wage garnishments, and credit reporting of medical debt during the pandemic](#).
- Work with the U.S. Department of Health and Human Services and Congress to cancel medical debts through the establishment of a special fund.

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