



## **You Can Eliminate Medical Bills In Bankruptcy**

by

**Richard Fonfrias, J.D.**

**Chicago's Financial Rescue & Bankruptcy Lawyer**

**Fonfrias Law Group, LLC**

As health care costs and hospital bills continue to skyrocket, more and more families face medical bills they can't even begin to pay.

And in spite of new legislation and talk about universal health care coverage, the fact is most people with high medical bills don't have the money to pay those expenses.

Fortunately, you and your family can erase these medical bills through bankruptcy. In fact, 60% of all bankruptcies are caused by high medical bills that are not covered by insurance.

So if you face huge medical expenses, talk with an experienced bankruptcy lawyer. A bankruptcy attorney will explain the best way to deal with your medical bills and whether bankruptcy is an effective solution. In most cases, bankruptcy will completely erase your medical debt.

If bankruptcy is your best option, your bankruptcy lawyer will explain which type of bankruptcy will solve your problem. The two types of bankruptcy used most often by individuals are Chapter 7 (liquidation) and Chapter 13 (repayment plan).

Chapter 7 Bankruptcy ... will erase most, if not all, of your medical debt. As soon as you file for bankruptcy, the court issues an automatic stay, which means all billing services, hospitals, and collection agencies must stop calling you ... must stop sending letters to you ... and must stop all other efforts to collect money from you.

Chapter 13 Bankruptcy ... has much the same result, since all medical providers and collection agencies must stop contacting you about your debts.

In addition, bankruptcy is an effective way to remove liens from your assets.

If a doctor or hospital filed a lawsuit and got a court judgment against you, then that creditor could file a lien against your property. The lien, like a mortgage, protects the creditor because it uses your home or other assets as security for payment. This could hurt your ability to sell or refinance your current mortgage or other loans.

In addition, with a court judgment against you, a medical creditor can garnish your wages or freeze your bank account until the creditor receives payment. If you fear this could happen to you, make

sure you contact a bankruptcy lawyer immediately so he can take action, possibly by filing bankruptcy on your behalf.

In most bankruptcies, the judge removes the lien from your property, gives you access to your wages and bank accounts - and forbids the creditor from taking further action against you.

Here's the Bottom Line:

- You can use either Chapter 7 or Chapter 13 bankruptcy to erase your medical bills.
- As soon as you file for bankruptcy, the court immediately stops all collection efforts against you.
- If a creditor has a court judgment against you for a medical bill, the judgment becomes a lien against your property - and your wages and bank accounts could be seized.
- Because everyone's circumstances are different, make sure you speak with an experienced bankruptcy lawyer to see whether bankruptcy is your best option.

**Act Now:** If you are having financial problems because of medical bills - or any other circumstances - speak with a financial rescue and bankruptcy lawyer as soon as possible. The law protects you from creditors and your bankruptcy lawyer will gladly explain all the details.

*You're Invited to Call or E-mail.*

"If you have questions about bankruptcy, foreclosure, credit card debt, loan modifications,  
tax liens or other financial problems, please send your e-mail today to

[rich@chicagomoneylawyer.com](mailto:rich@chicagomoneylawyer.com)

RICHARD FONFRIAS, J.D.

Chicago's Financial Rescue & Bankruptcy Lawyer

***Money problems solved. Peace of mind protected.***

Founder & Managing Partner

FONFRIAS LAW GROUP, LLC

First National Plaza ❖ 70 West Madison Street, Suite 1400 ❖ Chicago, Illinois 60602  
Telephone 312-969-0730 ❖ Facsimile 312-624-7954 ❖ [www.chicagomoneylawyer.com](http://www.chicagomoneylawyer.com)

