

PROTECTING YOUR CREDIT

When you dispute your medical bills, it should be expected that they will ultimately be referred to some kind of collections agency. You'll want to create a robust dispute in order to protect your credit. Should a disputed bill be reported to the credit rating agencies (Moody's, Fitch's, Standard & Poors), it's vital that it be reported as "In Dispute." We want you to go further.

If a collections agency does not remove the negative report, we recommend that you file a lawsuit against both the collections agency and the original biller — the hospital, physician, lab, radiology center or other biller — and we will help you do it. Our goal is to actually drive the process to the courts. We believe that is the only place we can assert our rights to transparent billing. So please don't let the possibility of court frighten you and please don't be intimidated by collections agencies.

It's very important to know if and when a negative credit report has been made so that we can guide you through the fight. Thus far, no collections agency or biller has had the stomach for a fight. Every time we've taken them on, they've dropped the bill and removed the negative report. Sooner or later, one of them is going to fight back — and that's exactly what we want. Again, don't let that scare you. You can always choose to pay your bill, so what is there to lose?

Because it's important to know if a negative credit report has been filed, we strongly recommend you set up credit monitoring. Below are three services we recommend. However, if you decide you can't afford credit monitoring (which also helps to protect against identity theft), we recommend you request the free annual copy of your credit report, which you are entitled to under federal law.



STEP 1

Enroll in a Credit Monitoring Service

LifeLock

Monitors credit applications and file sharing networks by looking for suspicious uses of identity information to acquire loans, credit and services in your name. Sends notifications of potential fraud by text, phone or email. Plans start at \$9.99/month.

IdentityGuard

Privacy and identity theft protection service. Provides three bureau credit monitoring and identity theft victim services. Plans start at \$8.99/month and offer options for quarterly or monthly reports. Also offer a family plan.

Credit Karma

This free service provides credit scores from Equifax and TransUnion, credit reports and daily credit monitoring. As a trade-off for this free service, your personal information will be used to generate credit card offers.

STEP 2

Request Your Free Annual Credit Report

1. Go to <https://www.annualcreditreport.com/>
2. Click the red "Request your free credit reports" button
3. Fill out the required fields (first name, last name, birthday, social security number, current U.S. address, previous U.S. address and Captcha security phrase)
4. Pick the reports you want (Equifax, Experian or TransUnion)
5. Request reports
6. Answer the requested questions (you may need to look at your records to verify information)
7. Review credit reports
8. Print your credit reports (recommended)

Note: this is the only website authorized for free credit reports by the Federal Trade Commission.