

Anonymous
Bangor

I recently received a medical bill from MaineGeneral for \$2,700—the portion not covered by my health insurance. When the bill arrived, it was significantly higher than I had expected. Still, I wasn't immediately worried or overwhelmed. Based on past experience, I assumed I'd be able to set up a monthly payment plan and pay it off gradually.

However, when I contacted the hospital to arrange a payment plan, I was told the only option available was a four-month term—meaning payments of \$700 per month. That's simply not feasible for me, especially since I'm already paying \$350 each month just for my health insurance coverage.

The billing department then directed me to their third-party financing company, ClearBalance. I was hesitant. From what I understand, once you transfer medical debt to a third party like ClearBalance, it becomes consumer debt instead of medical debt—a major distinction that could have long-term credit implications. I also read numerous concerning reviews about ClearBalance online that described it as predatory.

There was no way I could afford the \$700 monthly payments. I've worked incredibly hard to maintain good credit, and this situation left me feeling panicked and overwhelmed. In the end—something I'm not proud of—I had to borrow the full amount from my mother. I'm now repaying her through a more manageable plan.

I absolutely want to take responsibility for my debt, but the hospital's limited repayment terms made it nearly impossible. In researching the issue, I learned there was a bill proposed in the legislature that would have required hospitals to give patients up to two years to pay off their medical debt. If that policy had been in place, I could have managed the payments without taking on personal debt or risking damage to my credit.

Hospitals offering more realistic and flexible payment plans would make a huge difference for many people. A longer repayment window could help prevent unnecessary financial hardship and reduce the number of accounts that end up in collections.