



News Release

For immediate release: July 13, 2009

Contact: Dennis Moore PBC Consumer Affairs Division, (561) 712-6600

Consumer Traps & Tips

A weekly service of the Palm Beach County Consumer Affairs Division

Topic: This hospital bill is four years old!

Trap

Joyce of Palm Springs was upset to receive a call from a collection agency saying she owed money for a hospital stay four years ago. She did not recall receiving any bills from the hospital at that time and thought insurance had paid for the stay. How can they attempt to collect from her after all this time?

Tips

How old is too old? Debts that are so old they are beyond the point at which a creditor or debt collector may sue you to collect are called "time-barred debts." In Florida, civil court actions are not permitted unless they are within the time limits prescribed by law (Chapter 95). For most debts not involving real property, the time limit is four or five years. In some situations the time limit can be reset when any kind of payment was made on the principal or interest owed. Even if you can't be sued, the creditor or a debt collector may continue contacting you to pursue payment of the debt as long as the company does not violate the Federal Fair Debt Collection Act.

Steps to take:

- Send a letter requesting an original itemized bill. Is this your debt? Older debts are often sold to collection agencies without proper documentation to show who is responsible.
- Compare the itemized bill with your own records to determine if you already paid the bill. Compare it with your insurance "Explanation of Benefits" (EOB) to see if the bill was submitted to your insurance company and what was paid.
- Contact the original creditor and ask them to review their records to verify that payments were correctly credited to your account.

For more information: Contact the Federal Trade Commission

(<http://www.ftc.gov>) or call 1-877-FTC-HELP; or **Consumer Affairs**

(<http://www.pbcgov.com/consumer>) or call 561-712-6600 (Boca/Delray 1-888-852-7362).

Public Affairs Department

P.O. Box 1989

West Palm Beach, FL 33402-1989

(561) 355-2754

FAX: (561) 355-3819

www.pbcgov.com



Palm Beach County Board of County Commissioners

Jeff Koons, Chairman

Burt Aaronson, Vice Chairman

Karen T. Marcus

Shelley Vana

Steven L. Abrams

Jess R. Santamaria

Priscilla A. Taylor

County Administrator

Robert Weisman



*"An Equal Opportunity
Affirmative Action Employer"*

Electronic Press Release