

Do you have medical debt?

Good news! Thanks to a new law in Colorado, your credit report can't include information about your medical debt anymore. This means your unpaid medical bills won't affect your credit score.

What do I need to do to remove medical debt from my credit report?

The companies that create credit reports are supposed to stop including your medical debt information automatically. But there are some situations when you might want to take action, just to be safe.

Do you have a life event coming up where someone might look at your credit report or credit score? For example, are you planning to apply for a new apartment, credit card, loan, insurance plan, or a financial services job in the next few months?

If so, it's a good idea to check your credit report *now*, before your important life event, to make sure the companies removed all of your medical debt information properly.

How do I check that my medical debt has been removed from my credit report?

You have a right to receive a free report from each of the three big credit reporting companies once a year. You can request a free copy of your credit report at [AnnualCreditReport.com](https://www.annualcreditreport.com) or by calling 1-877-322-8228.

The "Big 3" Credit Reporting Agencies:

- Equifax
- Experian
- TransUnion

The law that creates this protection can be found in the Colorado Consumer Credit Reporting Act, at Colorado Revised Statutes 5-18-109(1)(f)(I).

What do I do if my credit report still lists my medical debt?

Sometimes credit reports have mistakes. If you live in Colorado and your unpaid medical bills show up on your credit report, that's a mistake, and you have a right to take action.

You have the right to dispute any mistakes you find on your credit report.

A *dispute* is when you tell the credit reporting company what you think is wrong and why. The company then has to review your case and fix or delete any mistakes they find.

You can dispute a mistake online by searching the name of the credit reporting company (“Experian,” “Equifax,” or “TransUnion”) + the word “dispute” and then following the instructions on the company’s dispute webpage. You can also dispute mistakes by mail or phone.

To learn more about how to dispute a mistake on your credit report, visit cclponline.org/resource/med-debt-credit-reports.

Want to learn more?

For more information about medical debt, credit reports, and your rights in Colorado, visit cclponline.org/resource/med-debt-credit-reports.

