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Charting a Course for Collections: Diagnosing Compliance and Privacy Risks in Medical Debt

SPEAKERS

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In this episode of *The Consumer Finance Podcast*, Chris Willis is joined by Troutman Pepper Locke Partners Stefanie Jackman and Brent Hoard to take a close look at the world of medical debt collection. The discussion covers how HIPAA applies to medical debt, what it really means to be a “business associate,” and common privacy challenges that can turn routine collection efforts into regulatory headaches. They also focus on key federal and state debt collection regimes, including the FDCPA, the No Surprises Act, and increasingly complex credit reporting requirements. The group provides insight on collection strategies for health care providers and third-party collectors that are both compliant and workable in practice. For anyone handling medical-related receivables, this episode serves as a practical guide to safeguarding patient information, maintaining tax-exempt status, and enhancing collections while staying within regulatory boundaries.

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