

Baffling. Frustrating. Frightening. What It's Like To Be Sued Over Medical Debt.

Patients described baffling bills, confusing health plan rules and frustrating and fruitless telephone calls to hospital billing offices and health insurers' customer-service lines.

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When Christine Wood received a \$12,000 bill from Bristol Hospital, she thought it must be a mistake. It was more than she and her husband made in a month combined.

"I'm freaking out," said Wood, who lives in a 1,700-square-foot home in Terryville, a village just outside Bristol, Connecticut. "I don't understand it."

Wood, 52, had weight loss surgery at Bristol Hospital in 2022, hoping it would help with her sleep apnea and the pain in her knees and back. Before scheduling the procedure, she checked with her insurer, she said, and was told the surgery would cost \$5,000 out-of-pocket. She paid in advance.

More than six months later, Bristol sent Wood another bill that pushed the cost of her surgery to more than \$17,000. Wood said she tried to dispute the charge. The hospital sued her.

"That's ridiculous. I was told so many times by Aetna: '\$5,000 out-of-pocket,'" Wood said. "I never would have had the surgery had I known it was going to cost almost 20 grand."

Wood is among more than three dozen Connecticut patients the Connecticut Mirror and KFF Health News interviewed over the past year who were sued by their hospital or physician over unpaid bills.

The patients include teachers, small-business owners, a postal worker, a retired nursing home aide, a nurse, and a hotel bellhop. Most had jobs and health insurance. Nearly all said they wanted to pay what they owed.

Patients taken to court described baffling bills, confusing health plan rules, and frustrating and fruitless telephone calls to hospital billing offices and health insurers' customer-service lines. Even when they tried to resolve their outstanding bills, many said they couldn't get answers.

Their experiences encapsulate breakdowns in the healthcare system that trap patients in debt. Health insurance didn't cover care for reasons they couldn't understand. Several patients did not

qualify for financial assistance from providers, despite modest incomes. If they committed to pay, patients were hit with liens on their homes or interest payments and court fees that piled new debt onto their medical bills.

The industry's key players blame one another for a broken system. Providers say insurers' [high-deductible plans](#) saddle patients with massive bills even when they have coverage. Insurers say [hospitals raise prices](#) at rates that outpace inflation.

Meanwhile, patients are stuck with the fallout. In 2022, about [4 in 10 adults in the U.S. reported](#) carrying medical or dental debt.

"It's bad enough that I have bad health and have to pay mountains of medical bills," said Samantha Mantiera, whom Danbury Hospital sued in 2024 over \$10,000 she said she was erroneously charged. "Then to constantly be dealing with incorrect bills and then a lawsuit on top of it took me over the top."

Mantiera said she spent months trying to explain to the hospital and then a collection agency that her insurance statements indicated she owed just \$260. She was sued anyway.

After Mantiera contested the lawsuit, Danbury Hospital withdrew it, court records show.

Mantiera said she and her husband now travel up to an hour from their Brookfield, Connecticut, home to avoid hospitals owned by Danbury's parent company, now called Northwell Health.

Kathy Holt, who leads the state Office of the Healthcare Advocate, said that in the past several decades healthcare has only gotten harder for patients to navigate. The agency fields thousands of calls every year from residents looking for help with medical billing questions.

"I've talked to too many people who have just given up," Holt said. "The system has been made so hard for them, and I feel like it's deliberate."

'They Would Not Talk to Me'

Debt collection lawsuits against patients have declined in Connecticut since 2019, a CT Mirror-KFF Health News analysis of state court records found. And court records show most Connecticut hospital systems have stopped suing patients, including the state's two largest systems, Yale New Haven Health and Hartford HealthCare.

Most hospitals stopped suing patients during the COVID-19 pandemic as they reevaluated their collection practices, said Sarah Ginnetti, chief revenue cycle officer at UConn Health. The system ceased lawsuits in 2022, records show.

"In some of those circumstances, it just felt misaligned with our mission as an organization," Ginnetti said. "For the small handful of cases that we might gain some type of legal victory, we really didn't feel as though that would be our best path forward."

Yale New Haven Health and Hartford HealthCare would not discuss why they stopped suing patients, instead issuing statements about their financial assistance programs.

Scores of medical providers — including physician groups, dentists, and hospitals — [have kept on suing](#), data shows. The CT Mirror-KFF Health News analysis found more than 1,500 healthcare-related debt cases filed in Connecticut courts in 2024.

This included lawsuits by Bristol Health, an independent local health system that includes Bristol Hospital, and Nuvance Health, a chain of seven hospitals recently acquired by Northwell Health, a multibillion-dollar system based in New York.

Nuvance hospitals filed over 4,000 collection lawsuits from 2019 to 2024, records show. Over the five years, the health system accounted for more than a quarter of the roughly 16,300 medical debt collection lawsuits against patients identified in state court records.

Hospital officials and other medical providers say they try to work with patients who have trouble paying their bills. Nikki Schulz, chief revenue officer for Northwell's Connecticut hospitals, said in a statement that years ago the system "eased" its collection practices, leading to a "precipitous decline" in medical debt referred to collections.

"We fundamentally retooled our approach to align with industry best practices," Schulz said. Records show the health system sued about 200 patients in 2024, down from 2,200 in 2019.

Healthcare executives also say they have a responsibility to try to collect.

"I don't have a choice," said Bristol Hospital CEO Kurt Barwis. "What we're trying to do is sustain a mission of taking care of this community."

Bristol Health is one of Connecticut's most financially strained systems, and executives are currently in talks with the administration of Democratic Gov. Ned Lamont about an [acquisition by state-owned UConn Health](#). The proposed deal is, in part, an effort to keep the hospital afloat.

Barwis said the hospital has taken steps to help patients with unexpected bills, including enlisting financial counselors to reach out to patients before elective procedures to discuss cost and financial assistance.

But Wood, who was sued by Bristol, said no one from the hospital talked to her before her surgery. When she called the hospital after receiving the \$12,000 bill, she said she was told there was nothing they could do because her insurance had denied the claim.

"They would not talk to me about it," Wood said. "They wanted their money."

Bristol spokesperson Albert Peguero also blamed Wood's insurer and said the hospital worked with Wood as she went through numerous insurance appeals with Aetna.

Wood didn't fare any better with Aetna. It turned out that her health plan covered only \$15,000 worth of bariatric surgery, meaning she was responsible for any bills that exceeded that.

Aetna spokesperson Shelly Bandit said Wood had been notified of this provision, though Wood disputes this.

The back-and-forth with the hospital and the insurer enraged Wood. But after she was sued, she concluded she had no more options. She settled with Bristol, agreeing to pay the full balance on a payment plan of \$150 a month, court records show. Under the agreement, it would take Wood almost seven years to pay off the debt.

Last year, Wood faced additional financial challenges after her mother died and her husband lost his job and was unemployed for six months.

Wood said she's regained about a third of the 100 pounds she lost after her surgery because of the stress. Some months she pays Bristol less than \$150. In January, the hospital placed a lien on her home.

"We don't have savings. We don't have the extra money. We're living check by check," Wood said. "We're working-class people trying to make a living, trying to do the right thing. And we always get screwed."

'I Don't Have Hours on End'

It's difficult to know how many medical debt lawsuits arise from disputed bills. But most U.S. adults with healthcare debt say they've received a bill in the past five years that they thought contained an error, according to a [national survey](#).

The prevalence of disputed medical bills is one reason many advocates for patients say hospitals and other healthcare providers shouldn't sue people they treat.

"Understanding insurance to begin with and then navigating denials or bills that are not plainly understood leaves patients stuck in an opaque system where they have the least leverage and power," said Eva Stahl, a vice president of Undue Medical Debt, a nonprofit that has worked with states to buy and retire debt — including for more than 150,000 Connecticut residents.

"Patients understandably are left with questions and confusion," Stahl said.

Timothy Bigham, who owns a construction company and was sued in 2023 by Danbury Hospital, said he never understood why he was billed more than \$64,000 after he was hospitalized following a 2019 heart attack.

Bigham, who lives in Danbury, Connecticut, said he was insured at the time. But soon after he got home, Bigham began getting regular calls from the hospital. He was told his insurer wasn't paying

the bill because he refused to “release medical records,” he recalled.

“I had insurance when I had the heart attack, but it’s my job to get the insurance company to pay?” Bigham said. “I’m self-employed. I work in construction. I don’t have hours on end to sit on the phone trying to talk to somebody at an insurance company.”

Bigham said he ultimately “stopped dealing with it” because he didn’t know what else to do.

Then, in 2023, Danbury Hospital sued him. A judge dismissed the case in 2025, citing the hospital’s “failure to prosecute with reasonable diligence,” according to court records. But by then, the alleged debt had devastated Bigham’s credit score, tanking it by over 100 points, he said.

Northwell’s Schulz declined to comment on any specific patient cases, citing privacy laws.

Connecticut [passed a law in 2024](#) barring medical debt from consumer credit reports.

A handful of states have tried to protect patients from lawsuits through [measures including](#) limiting when hospitals can pursue legal action. Illinois, for example, prohibits lawsuits against uninsured patients who prove they can’t afford their unpaid bills. Nevada, New York, North Carolina, Maryland, and Virginia prohibit liens and foreclosures for medical debt.

‘It Was a Nightmare’

Dominique Jean Pierre was equally surprised by the \$20,000 bill he got after he was hospitalized at Norwalk Hospital with a urinary tract infection in July 2020.

Jean Pierre, 66, had worked for nearly two decades as a bellhop at a Hilton hotel in Stamford owned and operated by Atrium Hospitality, a Georgia-based company. When he got sick, the hotel was temporarily closed because of covid lockdowns.

What Jean Pierre didn’t realize, he said, was that the hotel had also cut off employee health benefits. He said he was told by the hospital that he’d be responsible for the bill.

“It was a nightmare,” he said.

Jean Pierre said he begged his manager for help but was told there was nothing the company could do. Atrium Hospitality did not respond to requests for comment.

Two years after Jean Pierre’s hospitalization, Norwalk Hospital sued him for more than \$20,000, court records show.

Jean Pierre said he tried twice to apply for financial assistance, but the hospital told him he and his wife made too much to qualify, even though his medical bills totaled almost a quarter of their annual income of about \$87,000.

With nowhere to turn, Jean Pierre settled with Norwalk Hospital, now part of the Northwell system, in 2025, agreeing to pay the full bill in \$100 monthly installments, records show. At that rate, he will be paying off the debt until 2042.

After the settlement, he said, the judge encouraged him to reach out to elected officials to try to get the debt canceled. Jean Pierre was exhausted.

“He says to me, ‘You have to go to your senators. Go to the governor.’ I said, ‘That’s too much. [I’m just going to] let it go.’”

Jean Pierre has left the Hilton and now works as a personal care attendant, as does his wife. But he said it still nags him that businesses and healthcare providers received millions of dollars in government aid during the pandemic, while he was left with \$20,000 in medical debt.

“They gave money for the hotel. They gave money for the hospital. They gave money for a lot of stuff,” he said. “But we don’t see none.”

‘I’m Not Trying To Run Away’

Other patients said they felt trapped, even if they tried to do the right thing.

Deneen Brown, who runs a small daycare out of her home in Norwalk, was sued by Norwalk Hospital in 2024 for \$7,200 over bills she allegedly incurred “on or about 2019 and 2020,” according to the lawsuit.

Brown said she was stunned by the lawsuit, as she believed she’d had health insurance at the time. But as a small-business owner who took pride in maintaining good credit and staying on top of her finances, she said she committed to taking care of it.

“I’m not trying to run away from something that may be my responsibility,” Brown said. “If you say I owe it, I’m going to figure it out, and I’m going to pay it.”

In January 2025, she agreed to a nearly 13-year payment plan of \$50 a month, court records show. Often she pays more, she said.

The following month, the hospital placed a lien on her home. Brown said she never realized the hospital would continue to penalize her, even after she agreed to a payment plan.

“Had I known that, I would have never settled,” she said.

This article was produced in partnership with [The Connecticut Mirror](#), a statewide nonprofit newsroom that covers public policy and politics.

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