Florida Strategies to
Prevent Medical Debt

Balance Billing and Short-Term Insurance

The federal No Surprises Act (NSA) protects patients from surprise medical bills (also referred to as "balance bills"), which are unexpected costs from out-of-network providers. Under the federal legislation, patients receiving emergency care or who are unknowingly treated by out-of-network providers during an in-network procedure are only required to pay the in-network cost-sharing amount for services provided. Effective January 1, 2022, the No Surprises Act applies to most health plans but not all care sites and services. States can legislate additional protections for balance bills not covered under the NSA, such as for ground ambulances, or limit the number of short-term, limited duration health plans available in the state, which traditionally cover fewer services putting enrollees at greater risk of incurring balance bills. Strategies examine in this section include:

Prohibitions on Balance Billing for Ground Ambulance Services

Prohibitions on Short-Term, Limited Duration Health Plans

Charity Care and Community Benefit Requirements

This section reviews state laws aimed at preventing medical debt, including mandates for hospitals and health care providers to offer financial assistance policies, screen patients for insurance and charity care eligibility, and inform patients of charity care policies before collecting payment. Strategies examined in this section include:

Mandated Hospital Charity Care

Hospital Charity Care Screening Requirements

Hospital Charity Care Notification Requirements

Hospital Community Benefit Reporting Requirements

Reducing Financial Consequences

This section examines how a state regulates providers' ability to collect medical debt once it has been incurred. States can mitigate the financial harm of medical debt by regulating how and when providers and collection agencies pursue repayment or by limited aggressive collection actions. Strategies examined in this section include:

Mandated Waiting Period Prior to Sending a Bill to Collections

Limits on Liens or Foreclosures due to Medical Debt

Limits on Wage Garnishment due to Medical Debt

Limits on the Amount of Interest Charged to Medical Debt

Medical Debt Prevention

Balance Billing and Short-Term Insurance

Policy	Status as of June 2025	Summary
Prohibits Balance Billing for Ground Ambulance Services	● Prohibits balance billing for out-of-network ground ambulance services	Florida has established balance bill protections that extend for both public and private ground ambulance services, but only when patients are enrolled in an HMO plan. Coverage does not extend to non-emergency transport. The state legislature introduced two bills (HB639 and SB568) in 2024 which would have extended these protections to a additional insured residents, but both bills died in committee.
Prohibits Short-Term, Limited Duration Health Plans	⊗ Short-term, limited duration health plans are not prohibited or eliminated	

● State Has Active Policy or Program ◉ Policy or Program Partially Implemented ⊗ State Does Not Have an Active Policy or Program ✱ No Source, or Limited Information Found

Medical Debt Prevention

Charity Care and Community Benefit

Policy	Status as of June 2025	Summary
Mandated Hospital Charity Care	State law requires hospitals to provide free or discounted care to low-income patients and sets standards for eligibility (see notes)	Hospitals in Florida are required to provide charity care to people who earn below 100% (FPL). County authorities have the authority to raise this eligibility threshold.
Hospital Charity Care Screening Requirements	State does not require health care providers to screen patients for Medicaid, Marketplace, or charity care eligibility before collecting payment	Florida does not require hospitals to screen patients for eligibility before billing. However, facilities are required to make reasonable efforts to determine whether a patient is eligible for financial assistance before initiating any extraordinary collection action.
Hospital Charity Care Notification Requirement	State law requires health care providers to notify patients of charity care options before collecting payment	Hospitals in Florida are required to publish information on their website about their charity care and financial assistance policies, including how to apply, available discounts, payment plans, and the facility's collection procedures.
Hospital Community Benefit Reporting Requirement	State law does not require hospitals to annually report the amount of charity care provided	

State Has Active Policy or Program | Policy or Program Partially Implemented | State Does Not Have an Active Policy or Program | * No Source, or Limited Information Found

Medical Debt Prevention

Reducing Financial Consequences

Policy	Status as of June 2025	Summary
Mandates Waiting Prior to Collections	State law prohibits sending medical debts to collections for a prescribed period (see note)	Health care facilities in Florida must meet certain criteria, such as determining a patient's eligibility for financial assistance, providing an itemized bill, and giving at least 30 days' written notice, before selling a patient's debt. Additionally, they are prohibited from taking extraordinary collection actions, including debt sales, during an ongoing grievance or appeal, while the patient is negotiating in good faith, or while the patient is complying with a payment plan.
Limits on Liens or Foreclosures due to Medical Debt	State law does not prohibit initiating a lien or foreclosure to collect medical debt	Florida has an unlimited homestead exemption, which fully protects a resident's primary home from being seized or sold to satisfy debts, including medical debt. If a patient does not claim the homestead exemption, they may instead claim up to a $10,000 exemption on personal property in medical debt judgments.
Limits Wage Garnishment due to Medical Debt	State law does not exceed federal wage garnishment protections for residents with medical debt	Florida prohibits garnishing wages from a debtor if they are the head of a household and earning $750 or less per week . Additionally, creditors cannot garnish a patient's wages unless the patient provides written consent, which effectively serves as a prohibition if patients are informed of their rights.
Limits on the Amount of Interest Charged to Medical Debt	The state has not enacted a law to limit interest rates for medical debt	

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