

Consumer Debt Issues

COMMON TYPES OF DEBT ADULTS WITH DEMENTIA MAY FACE

- Medical debt
- Credit Card debt
- Mortgage Issues
 - Reverse mortgages
- Liens
- Bankruptcy
- Loans
- Car loans
- Pace Loans/Hero Loans
- Student Loans
- Income Overpayments
 - SSI, VA, or other state/ federal income programs

SIGNS A PATIENT IS STRUGGLING WITH DEBT	QUESTIONS TO ASK A PATIENT TO BETTER UNDERSTAND IF THEY NEED LEGAL ASSISTANCE
<ul style="list-style-type: none"> • Patient states he/she is in collections • Patient says he/she is having a hard time keeping track of bills, and some payments have lapsed • Patients can't remember if he/she made payments, for example on a mortgage • Patient says he/she is getting calls from debt collectors • Patient seems to be having trouble remembering things, particularly with respect to money and finances • Patient is not able to keep track of his/her creditors or is unable to explain who they are and/or why patient owes them money 	<ul style="list-style-type: none"> • Do you have enough money to pay your bills every month? • Do you have anyone helping you with your finances or bills? If not, are you confident that you are handling all of your financial matters by yourself? • Do you review your bank statements and credit card statements every month? • Are you feeling overwhelmed/ experiencing stress when you think about your bills and money that you owe? • Are you worried about unpaid bills or loans that you have to pay back? • If you are feeling overwhelmed/ experiencing stress, how is it impacting you on a daily basis? (e.g., racing thoughts, avoidance of problems, trouble sleeping)

This handout was created as part of Dementia Care Aware in partnership with Public Law Center. It is not intended to provide or substitute for legal advice in specific patient cases. Last updated: 04/2023

HOW PRIMARY CARE PROVIDERS CAN HELP THEIR PATIENTS IN DEBT SITUATIONS

Letters from primary care providers confirming the conditions a patient is experiencing can provide compelling evidence to show creditors that the patient is, in fact, experiencing a legitimate difficulty and can open the door for the creditor to offer payment plans, decrease the debt, or waive it all.

Letters from primary care providers can also help a homeowner apply for things like at-risk extensions, by attesting that the patient's health will be at risk if they lose their housing.