

Comparison of Default Judgments

The following are real examples of medical debt collection cases that resulted in default judgments against a patient. A default judgment means that the patient was not represented in the matter (including by themselves).

The legal fees shown in these examples only account for prejudgment costs. Post-judgment costs and fees can be charged to the patient for actions taken by the debt collector to collect the debt after default judgment, such as obtaining a garnishment or a lien. In other words, it is likely that the patients in these examples paid additional legal fees and costs after the judgment was entered.

rev. 01-15-2020

| Shikera G. | | - VS | Shikera G. | |
|--|---|------|--|----------------------------------|
| | | | | |
| Service fee: Filing fee: Attorney fees for default judgment: Total sought by debt collector: | \$55.00 \$170.98 \$4,076.72 \$16,656.42 | } | Costs and fees: | \$350.00 |
| Adjustment made by judge: | -\$785.72 | | *Under IPACT it is likely interest accrued would be less. | |
| Total amount owed: | \$15,870.70 | | Total amount owed: | \$12,703.72 |
| George R. | | | George R. | |
| Original Medical Debt: Interest: Service fee: | \$7,123.01 \$2,420.18 \$55.00 | | Original Medical Debt: Interest: | \$7,123.01 \$2,420.18* |
| Filing fee: Attorney fees for default judgment: | \$170.98 \$2,000.00 | } | Costs and fees: | \$350.00 |
| Total sought by debt collector: Adjustment made by judge: | \$11,824.17 \$0 | | *Lindar IDACT it is likely interest access | d would be less |
| Total amount owed: | \$11,824.17 | | *Under IPACT it is likely interest accrued would be less. Total amount owed: \$9,893.19 | |

| Actually Owed | | - VS | — Under the Idaho Patient Act | | |
|---|--|------|---|------------------------------|--|
| Chelsie S. | | | Chelsie S. | | |
| Original Medical Debt: Interest: | \$536.21 \$136.53 | | Original Medical Debt: Interest: | \$536.21 \$136.53* | |
| Service fee: Filing fee: Attorney fees for default judgment: | \$55.00 \$170.98 \$410.00 | } | Costs and fees: | \$350.00 | |
| Total sought by debt collector: | \$1,308.72 | | | | |
| Adjustment made by judge: | \$0 | | *Under IPACT it is likely interest accrued would be less. | | |
| Total amount owed: | \$1,308.72 | | Total amount owed: | \$1,022.74 | |
| Colleen S. | | | Colleen S. | | |
| Original Medical Debt: Interest: Service fee: | \$304.72 \$60.69 \$55.00 | | Original Medical Debt: Interest: | \$304.72 \$60.69* | |
| Filing fee: Attorney fees for default judgment: Total sought by debt collector: | \$170.98 \$365.41 \$956.80 | } | Costs and fees: | \$304.72 | |
| Adjustment made by judge: | \$0 | | *Under IPACT it is likely interest accrued would be less. | | |
| Total amount owed: | \$956.80 | | Total amount owed: | \$715.43 | |