



The Idaho Patient Act

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.

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Contingency Attorney Fees

Actually Owed	VS	Under the Idaho Patient Act
Shikera G.		
Original Medical Debt:		Original Medical Debt:
Interest:		Interest:
Service fee:	}	Costs and fees:
Filing fee:		
Attorney fees for default judgment:		
Total sought by debt collector:		
Adjustment made by judge:		*Under IPACT it is likely interest accrued would be less.
Total amount owed:		Total amount owed:
George R.		
Original Medical Debt:		Original Medical Debt:
Interest:		Interest:
Service fee:	}	Costs and fees:
Filing fee:		
Attorney fees for default judgment:		
Total sought by debt collector:		
Adjustment made by judge:		*Under IPACT it is likely interest accrued would be less.
Total amount owed:		Total amount owed:

Hourly Fees - Based on an hourly rate of \$255/hour

Actually Owed	VS	Under the Idaho Patient Act
Chelsie S.		
Original Medical Debt:		Original Medical Debt:
Interest:		Interest:
Service fee:	}	Costs and fees:
Filing fee:		
Attorney fees for default judgment:		
Total sought by debt collector:		
Adjustment made by judge:		*Under IPACT it is likely interest accrued would be less.
Total amount owed:		Total amount owed:
Colleen S.		
Original Medical Debt:		Original Medical Debt:
Interest:		Interest:
Service fee:	}	Costs and fees:
Filing fee:		
Attorney fees for default judgment:		
Total sought by debt collector:		
Adjustment made by judge:		*Under IPACT it is likely interest accrued would be less.
Total amount owed:		Total amount owed: