Financing for Medical Bills

There are several companies that help patients finance medical bills, including providers that offer monthly payment plans, medical-specific loans, healthcare credit cards, and financing arranged directly through a hospital or provider.

For MESH Collective, we separate these into two groups: financing that can help members pay for care **they have already received**, and **financing for planned procedures** such as surgery, imaging, or dental work.

One important distinction: a financing company is not reducing the bill. It simply spreads payments over time, sometimes with interest or fees. For members, the best resources will make the total repayment cost transparent and offer alternatives to borrowing.

Each resource is education, not legal or financial advice. The most valuable advice would be a simple rule: check for a lower price and financial assistance before applying for financing.

Step Plans:

Finance planned / upcoming care - you negotiate pricing and perhaps use financing companies

Reduce the bill - existing medical bill resolution companies and charity care/cash-pay discounts

Spread out payments on existing medical debt - medical bill financing companies

Free resources to try before taking out medical financing

CONSUMER FINANCIAL PROTECTION BUREAU | MAY 2023

Review CFPB's financing comparison (guidelines to medical debt financing)

The Consumer Financial Protection Bureau warns that medical credit cards and deferred-interest plans can become expensive if the balance is not paid off within the promotional period. It recommends checking financial assistance and provider payment-plan options first.

For MESH Collective, we put these ahead of commercial loans because they may reduce the bill rather than simply finance it.

Dollar For

Helps patients apply for hospital charity care and financial assistance. Eligible patients may qualify to have some or all of their hospital bills forgiven.

Visit Dollar For

Patient Advocate Foundation

Provides case management and financial assistance resources for eligible patients facing serious medical conditions and financial barriers.

Visit Patient Advocate Foundation

CMS Medical Bill Payment Options

Official guidance on requesting lower bills, negotiating payment plans, accessing financial assistance, and disputing certain bills.

Explore CMS payments

Medical financing companies to know

These are the most relevant companies to include in a MESH resource directory.

PayZen

Offers income-based patient payment plans through participating hospitals and health systems. Some arrangements offer 0% interest and no fees.

Best for: Existing hospital and health-system bills, where the provider participates.

Visit PayZen

AccessOne

Provides patient payment plans through participating healthcare providers, including options designed to make medical bills more manageable.

Best for: Hospital and physician bills through participating providers.

Visit AccessOne

CareCredit

A healthcare financing network accepted at a large number of participating providers. Offers promotional financing and, following its October 2026 launch, a separate Pay Later installment loan product at participating locations.

Best for: Dental, vision, hearing, outpatient, and other eligible healthcare expenses.

Visit CareCredit

PatientFi

Provides financing for eligible treatment at participating practices, including promotional offers and fixed-rate monthly payment options.

Best for: Planned procedures and elective care.

Visit PatientFi

Prosper Healthcare Lending

Provides loans for eligible procedures through participating providers.

Best for: Larger planned procedures, including some surgical and elective treatments.

Visit Prosper Healthcare Lending

PrimaHealth Credit

Offers payment plans and financing for eligible healthcare services, including certain elective and outpatient procedures.

Best for: Care that requires an upfront payment at a participating practice.

Visit PrimaHealth Credit

Cherry

Offers installment financing through participating healthcare practices, including dental, vision, and other elective services.

Best for: Planned care where the provider accepts Cherry.

Visit Cherry

Curae

Provides patient financing and payment solutions through participating healthcare providers.

Best for: Provider-based payment plans and eligible medical bills.

Visit Curae

MedCredit Financial Services

Offers healthcare financing through participating providers, with plan availability and terms set by the provider and lender.

Best for: Members who need a provider-approved payment plan.

Scratchpay

Provides financing for eligible care through participating providers, with a particularly strong presence in veterinary care. Confirm eligibility before listing it as a human medical financing resource.

Best for: **Veterinary expenses** and other eligible services.

Visit Scratchpay

Medical self-pay federal protections official resources:

- CMS — Know your rights when paying without insurance
- CMS — Dispute a medical bill
- CMS No Surprises Help Desk
- 1-800-985-3059
- CFPB — What to do if you cannot pay a medical bill
- CMS — Apply for financial assistance
- CMS — Medical bill payment options