



Adverse Credit Reporting

What is adverse credit reporting?

Adverse credit reporting is a record of poor repayment history on loans, credit cards or medical bills. These past due items may appear in a person's credit report and lower their credit score making it difficult to get a loan or access credit.

How can this affect Veterans who receive healthcare in the community?

Occasionally, community care medical providers have inappropriately billed Veterans who received authorized healthcare or emergency services. As a result, some Veterans have experienced adverse credit reporting.

How can Veterans get help resolving adverse credit reporting issues that result from improper billing?

Veterans can call the Community Care Contact Center for assistance at 877-881-7618 (press 1), 8 a.m. – 9 p.m. Eastern time, Monday through Friday. Before calling, Veterans should first gather any letters, notices or information regarding debt collection or adverse credit reports related to authorized use of VA community care. Specially trained employees will work one on one with Veterans to help them resolve debt collection issues resulting from authorized care they received.

Please note: Veterans are responsible for payments for **unauthorized** healthcare received from a community provider. Payment for unauthorized care is owed to the community care medical provider and not VA. Therefore, payment arrangements with VA are not available for unauthorized care.

What happens when a Veteran calls the Community Care Contact Center?

VA staff will collect the Veteran's information, investigate the issue, and then follow up with details of the final resolution and answer follow-up questions. Veterans may also request an adverse credit history letter that accepts or denies responsibility of the issue, as appropriate.

For information about VA Office of Community Care, and how to receive assistance, go to https://www.va.gov/COMMUNITYCARE/about_us/contacts.asp.