

# BAD DEBT AND THE BIG BEAUTIFUL BILL

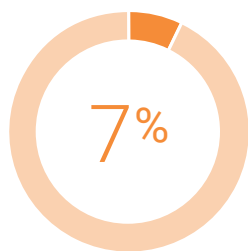


Why your bad debt partner matters now more than ever

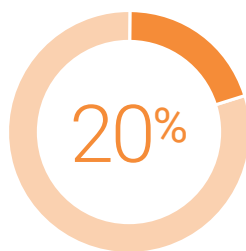
## THE CHALLENGE

The One Big Beautiful Bill Act (OBBB) was signed into law on July 4, 2025. This legislation is poised to reshape the health insurance landscape by generating the largest rollback of healthcare coverage in decades. Coupled with additional changes to the ACA marketplace (outside the purview of the OBBB), up to 17 million people could lose health insurance by 2034. (KFF)

For hospitals and health systems already under intense financial pressure, these projections have sounded the alarm about a pending wave of bad debt, especially since it's already a significant revenue cycle concern. Consider the following:



Between 2023 and 2024, bad debt and charity care rose 7% as a share of gross revenue (*Becker's Healthcare*).



Since 2021, uncompensated care is up 20% (*Becker's Healthcare*).

With more uninsured patients on the way, more unpaid bills and a spike in bad debt are almost sure to follow. On the precipice of this new reality, every healthcare leader should be asking: *Can our current bad debt collections partner handle what's coming?* If not, now's the time to get your bad debt management in order.

## THE SOLUTION

With so much uncertainty on the horizon, healthcare organizations need an RCM partner that's nimble enough to adapt to a rapidly changing environment and deliver results at scale for less. Meduit's family of agencies, including Receivables Management Partners, LLC and CMRE Financial Services, Inc. (hereinafter collectively referred to as "Meduit"), offers our bad debt clients a strategic edge with an approach that combines AI and expertise to maximize cash flow and minimize expense.

## FACE A NEW BAD DEBT REALITY Head On:

- **MINIMIZE COSTS**  
with AI & automation
- **GET MORE DONE**  
without increasing headcount
- **SCALE**  
to meet an unpredictable future

## OUR MULTIFACETED APPROACH INCLUDES:



### AI & AUTOMATION

Meduit uses AI to perform tasks at scale and propensity-to-pay analytics to target accounts most likely to pay.



### CONVERSATIONAL AI

SARA, Meduit's AI-powered assistant, automatically handles 75% of incoming calls for Meduit's bad debt clients and resolves 40% of those calls without human assistance. SARA streamlines the patient experience, creates a 24-hour pay window, and frees RCM employees to focus on higher-value tasks.



### QUALIFIED RESOURCES

Meduit delivers the power of a highly trained, scalable workforce designed to boost performance and reduce costs. Our strategic operating model blends capacity, efficiency and compassion—delivering measurable results without compromising the patient experience.

## OUR BOTTOM LINE IS YOUR BOTTOM LINE

**Managing bad debt effectively will soon be one of the most urgent revenue cycle challenges in healthcare.**

While nobody can predict the full impact of the Big Beautiful Bill, hospitals that delay their readiness are exposing themselves to financial risk. Preparing today is the only way to safeguard margins, protect long-term stability, and insulate from what's sure to be a challenging time ahead.

**FOR MORE INFORMATION** about how Meduit can help hospitals fortify bad debt processes now and prepare for what's to come, visit [meduitrcm.com](https://meduitrcm.com) or email [contactus@meduitrcm.com](mailto:contactus@meduitrcm.com)



**ABOUT MEDUIT** Meduit is one of the nation's leading revenue cycle management companies with decades of experience in the RCM solutions arena, serving more than 1,100 hospital and physician practices in 48 states. Meduit combines a state-of-the-art accounts receivable management model with advanced technologies and an experienced people-focused team that takes a compassionate and supportive approach to working with patients. Meduit significantly improves financial, operational, and clinical performance, ensuring that healthcare organizations can dedicate their resources to providing more quality healthcare services to more patients.