

Healthcare Debt Collection

Attorneys

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Related Services

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Healthcare Debt Collection
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Overview

Most healthcare facilities carry aging accounts receivable that internal billing departments have classified as uncollectible. That assumption costs facilities significant revenue every year. Balances owed by private-pay residents, responsible parties under admission agreements, and decedent estates are frequently recoverable through systematic, legally compliant collection protocols. The difference between facilities that recover meaningfully and those that write off receivables is rarely the quality of the accounts. It is the absence of experienced counsel and a structured process to pursue them.

Cohen Cleary represents skilled nursing facilities, assisted living residences, and healthcare providers across New England in the recovery of outstanding resident and patient balances. Our healthcare debt collection practice is grounded in the regulatory frameworks that govern facility operations, the contractual structures that define responsible party obligations, and the probate procedures that control recoveries from decedent estates.

Responsible Party Collection and Healthcare Accounts Receivable Recovery

Healthcare facility collections require counsel who understands the intersection of collection law, healthcare regulation, and probate procedure. A general commercial collection approach fails to account for the unique legal and reputational considerations that govern healthcare receivables. We handle the full range of healthcare accounts receivable:

- Private-pay balances owed directly by residents for services beyond insurance or Medicaid coverage
- Responsible party obligations under admission agreements, including enforcement of guarantor provisions that many facilities incorrectly assume are unenforceable under federal regulations
- Medicaid pending balances accumulated during the gap between application submission and eligibility determination, where facilities continue providing care without a confirmed payment source
- Creditor claims against decedent estates, filed in Probate Court within the statutory deadlines that apply in each jurisdiction
- Insurance and third-party payer disputes where coverage has been denied, underpaid, or improperly terminated

We tell our clients that the goal is not simply to collect a balance. It is to recover revenue in a manner that preserves the facility's regulatory standing, protects its community reputation, and withstands scrutiny from state and federal oversight agencies.

Why Healthcare Facilities Choose Cohen Cleary

At Cohen Cleary, our practice teams combine deep subject-matter experience with disciplined execution and responsive client service. We do not take a one-size-fits-all approach. Every matter is handled with careful preparation, clear communication, and a strategy tailored to the client's goals and the realities of the forum.

Clients choose Cohen Cleary because we deliver:

Practice-Focused Legal Experience

Our attorneys work in defined practice areas, allowing us to develop practical insight into the legal, procedural, and regulatory nuances that matter most in each case. This focus allows us to anticipate issues, avoid unnecessary delays, and position matters for efficient resolution.

Clear Guidance and Proactive Communication

We prioritize clarity at every stage. Clients receive straightforward explanations of their options, timely updates on developments, and practical advice grounded in real-world outcomes.

Strategic Advocacy with Trial Readiness

Whether a matter calls for negotiation, mediation, or litigation, our attorneys prepare every case with discipline and foresight. We pursue efficient resolution when possible and are fully prepared to advocate aggressively when necessary to protect our clients' interests.

Regional Knowledge and Local Presence

With offices throughout Massachusetts and experience across New England courts and agencies, we bring local insight and regional reach to every matter.

Client-Centered Service

We treat every matter with urgency and respect. Our clients rely on us for responsive service, sound judgment, and steady counsel through complex legal challenges.

In our healthcare collection work, this approach helps facility clients recover outstanding revenue with efficiency, compliance, and confidence.

A Structured Approach to Healthcare AR Recovery

Every engagement begins with a portfolio-level assessment. We categorize the facility's accounts receivable by debtor type, balance age, and viable recovery pathway, then implement targeted strategies for each category. For responsible party claims, we review the underlying admission agreements to confirm enforceability before initiating demand. For Medicaid pending accounts, we coordinate with the facility's billing team to document the gap between services rendered and benefits applied. For estate claims, we monitor probate filings to identify opportunities before statutory deadlines expire. This front-end discipline concentrates resources on accounts with genuine recovery potential.

Serving Healthcare Facilities Across New England

Cohen Cleary represents healthcare facilities across New England in collection matters involving resident balances, responsible party obligations, and estate claims. Our attorneys practice

regularly in state trial courts and Probate and Family Courts throughout Massachusetts and Rhode Island, with an active collection practice extending across the region's healthcare markets.

Healthcare collection law varies meaningfully across New England jurisdictions. Admission agreement enforceability standards, probate creditor claim deadlines, and Medicaid recovery rules differ from state to state. We maintain working familiarity with the procedural requirements and local court practices where our facility clients operate, ensuring that collection strategies are calibrated to each jurisdiction's legal framework.

With offices in [Taunton](#) and [Plymouth](#), Cohen Cleary provides accessible counsel to facilities throughout southeastern Massachusetts and the broader region.

Protect Your Healthcare Facility's Revenue

Healthcare accounts receivable do not improve with age. If your facility is carrying balances that internal processes have failed to resolve, contact Cohen Cleary to discuss a structured collection strategy. Call our offices in [Taunton](#) or [Plymouth](#) to schedule a consultation with our healthcare collections team.

Frequently Asked Questions About Healthcare Debt Collection

Can a healthcare facility collect directly from a nursing home resident?

Yes. When a resident owes a private-pay balance for services not covered by Medicaid, Medicare, or insurance, the facility has the right to pursue that balance. Collection must comply with applicable state and federal regulations, including restrictions on certain practices during active Medicaid applications. A nursing home collection lawyer experienced in healthcare regulations can evaluate collectibility and pursue recovery through compliant legal channels.

Are responsible party agreements enforceable?

In most circumstances, yes. Federal regulations prohibit facilities from requiring a third party to guarantee payment as a condition of admission. However, a responsible party who voluntarily agrees to pay from the resident's funds, or who signs a personal financial commitment outside the admission context, may be held legally accountable. Enforceability depends on the agreement's specific language, the circumstances of execution, and applicable state law.

How does a facility collect from the estate of a deceased resident?

When a resident dies with an outstanding balance, the facility may file a creditor claim against the decedent's estate in Probate Court. Each state imposes specific deadlines for these filings, and missing the deadline typically extinguishes the facility's right to recover. Cohen Cleary monitors estate proceedings and files timely creditor claims to protect facilities from losing recoverable revenue due to procedural defaults.

What happens to balances that accumulate while a Medicaid application is pending?

Medicaid applications frequently take months to process. During that period, the facility

continues providing care without a confirmed payment source. If the resident is ultimately approved, Medicaid may cover a portion of the pending period retroactively. If the application is denied, the facility may pursue the balance from the resident or a responsible party. Early coordination between an SNF accounts receivable attorney and the facility's billing department is critical to preserving collection rights.