



New York Bans Wage Garnishments & Liens in Medical Debt Court Cases

In November 2022, a New York law was enacted barring hospitals and other health care providers from garnishing a patient's wages or placing liens on their primary homes after they sue patients for a medical debt. Prior to the law's enactment, thousands of patients with medical debts had their wages garnished and liens placed on their homes every year.

What qualifies as a hospital under the law?

- General hospitals
- Community health clinics
- Dental clinics and dental dispensaries
- Rehabilitation centers
- Nursing homes
- Midwifery birth centers
- Other facilities

Who qualifies as a healthcare professional?

A healthcare professional is someone licensed or registered by the State Education Department and authorized to provide medical services. This includes physicians, dentists and midwives.

Under what circumstances can my wages be garnished because of medical debt?

Your wages cannot be garnished due to medical debt under any circumstances. New York also prohibits medical debts from appearing on consumer credit reports. Find more information on medical debt and credit reporting protections [here](#).

Does the law apply to all types of liens?

No. The law only prevents hospitals and medical providers from entering or enforcing a property lien against your primary residence. Your primary residence means the home you live in. Medical creditors can still file a lien against a secondary home, like a vacation house.

For more information on negotiating medical debts and responding to medical debt lawsuits, see CHA's [Medical Debt DIY](#) and [Medical Debt Lawsuit one-pager](#).

Call Community Health Advocates if you need help resolving a medical debt at: 888-614-5400.