

Stephen D. “Steve” Barham

President and Managing Shareholder



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Litigation can be very stressful, and my clients say they appreciate how I empathize with what they are going through. When partnering with my clients, I learn the ins and outs of their business and how they like to operate. We then collaborate on solutions that strategically align with their business goals.

Focusing on complex business litigation, Steve Barham represents health care groups, medical revenue cycle management companies, and consumer lending and leasing entities across the U.S. on a range of disputes. Physician and medical groups turn to Steve for counsel on Medicare audit appeals, private insurance appeals, billing, and provider agreement disputes with private insurance companies or with state licensing boards. Equally experienced in the financial arena, Steve is well equipped to advise banks, credit unions, and other lenders. He handles matters involving creditors’ rights claims in both the commercial and consumer settings, bankruptcy, litigation, and arbitrations related to federal laws such as the Telephone Consumer Protection Act (TCPA), the Fair Credit Reporting Act (FCRA), and the Fair Debt Collections Protection Act (FDCPA). He assists clients with preference action defense and objections to bankruptcy claims and plans.

Steve also assists with general litigation, as well as defends class actions and products liability cases in which plaintiffs have claimed injuries, such as physical impairment, brain injuries, and death. No matter the situation, clients and peers can count on Steve to remain calm and act in a friendly, fair, and respectful manner to all involved parties while still advocating zealously for his clients’ positions.

Steve knows his clients must vie with the continued growth in government oversight, especially in the health care and lending industries. He keeps up with the evolving regulatory landscape, makes informed predictions on where things are heading, and works to gain a seat at the table when those statutes and regulations are considered. He evaluates potential harms for his clients and minimizes the risks they pose by adjusting the organization’s policies and procedures.

In addition to representing external clients, Steve served Chambliss as general counsel for several years, advising on ethics, risk management, and professional responsibilities.

Services

- Bankruptcy and Creditors’ Rights
- Bankruptcy, Restructuring, and Workouts
- Class Actions
- Commercial Litigation
- Credit Unions
- Financial Services
- Fraud, Compliance, & Reimbursement
- Health Care
- Health Care Litigation
- Insurance Coverage and Claims
- Insurance Defense
- Litigation and Risk Management
- Medical Malpractice
- Professional Liability Defense

Industries

- Aviation
- Health Care
- Long-term, Home, and Community-based Health Care
- Municipal and Government

Admissions

Experience

Enforced physician non-compete employment agreements

Defended numerous claims of improper billing practices by medical billing companies

Handled various creditors' rights matters regarding secured property and priority issues in and outside of bankruptcy

Defended various attacks on consumer financial services models including enforcing arbitration agreements

Handled multiple appeals through the Medicare administrative appeals process for physician groups subject to Medicare audits

Defended clients in consumer class action matters including Fair Debt Collection Practices (FDCPA) cases and other consumer oriented matters

Defended financial service providers in actions involving FDCPA, Fair Credit Reporting Act (FCRA), and Telephone Consumer Protection Act (TCPA)

Defended various medical malpractice matters for physicians and nursing homes

Defended various products including electrical devices and personal safety equipment in death and severe brain injury cases

Representative Clients:

- [Bowater Employees Credit Union](#)
- Great Cars
- [John Deere Financial, Inc.](#)
- [Tennessee Valley Federal Credit Union](#)

Associations

Professional

- Legal Aid of East Tennessee, Board Member, Past Secretary, Vice President, 2025
- Mid-South Commercial Law Institute, Treasurer
- Tennessee Board of Law Examiners Investigatory Committee, appointed by Tennessee Supreme Court, 2017
- American Bankruptcy Institute
- Tennessee Bankers Association

- Tennessee
- Supreme Court of Tennessee
- U.S. Court of Appeals Fourth Circuit
- U.S. Court of Appeals Ninth Circuit
- U.S. Court of Appeals Tennessee
- U.S. District Court Eastern District of Tennessee
- U.S. District Court Middle District of Tennessee
- U.S. District Court Western District of Tennessee

Education

- J.D., University of Virginia School of Law, 1998
- B.A., Emory & Henry College, magna cum laude, 1995

Bar Associations

- Chattanooga Bar Association
- Tennessee Bar Association
- American Bar Association

Noteworthy

- *Best Lawyers in America*, Litigation - Health Care
- *Mid-South Super Lawyers*, Creditor Debtor Rights, 2018-2019
- Martindale-Hubbell® BV® Distinguished™ Peer Review Rated
- Leadership Chattanooga, 2010 Class

Community

- University of Tennessee at Chattanooga Wesley Foundation, Board Member
- Cherokee Area Boy Scouts of America Council, past Executive Board and Mission District Chairman

Sidebar

Steve and his family like to spend as much time as possible on water enjoying activities such as wakeboarding and water skiing. He is an active volunteer with the Boy Scouts, attending many outdoor events like campouts and hikes. Fun fact – Steve recently completed a 96-mile Scout backpacking trek that lasted 10 days and topped out at an elevation of over 12,000 feet.