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Community Service Society of New York ☞ Consumers Union ☞ Empire Justice Center ☞ Make the Road New York  
Medicare Rights Center ☞ Metro New York Health Care for All Campaign  
New Yorkers for Accessible Health Coverage ☞ New York Immigration Coalition ☞ Project CHARGE  
Public Policy and Education Fund of New York/Citizen Action of New York  
Raising Women's Voices-New York ☞ Schuyler Center for Analysis and Advocacy ☞ Young Invincibles

**Memorandum in Support of S.6757/A.8639  
October 2019**

*An Act to amend the public health, insurance, and civil procedure law to protect New Yorkers from unfair medical bills*

Health Care for All New York (HCFANY) is a statewide coalition of over 170 consumer-focused organizations dedicated to achieving quality, affordable health coverage for all New Yorkers, and ensuring that the concerns of real New Yorkers are heard and reflected in policy conversations. We support S.6757/A.8639, which would create numerous consumer protections for patients managing medical bills.

Patients have more direct responsibility for medical bills than ever because of high deductibles and cost-sharing but have little control over the services they receive. More than a third of New Yorkers are dealing with serious financial repercussions because of medical bills, including racking up credit card debt, using up most or all of their savings, or being put into collections.<sup>1</sup> A third of consumers report paying medical bills they were not sure they really owed because they did not know how to fight them.<sup>2</sup>

New Yorkers deserve basic consumer protections when it comes to medical bills. S.6757/A.8639 would require hospitals to send bills in a timely manner and clearly list the services associated with each charge. It would reduce the statute of limitations on medical debt from six years to two so that patients have a better chance of defending themselves in court, and limit the interest rate that providers can add to medical debt. The bill would improve surprise bill protections so that patients are held harmless when using a provider that their plan or the provider has said is in-network. It would prevent patients from being charged facility fees, which are similar to the concierge fees added onto hotel bills with no relationship to services actually received. The bill would also force hospitals to fully comply with New York's financial assistance law and the state's All-Payer Database. Finally, the bill would require doctors to use standard financial liability forms

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<sup>1</sup> Altarum Healthcare Value Hub, "New Yorkers Struggle to Afford High Healthcare Costs; Support a Range of Government Solutions Across Party Lines," Data Brief No. 37, March 2019, <https://www.healthcarevaluehub.org/advocate-resources/publications/new-yorkers-struggle-afford-high-healthcare-costs-support-range-government-solutions-across-party-lines/>.

<sup>2</sup> Penelope Wang, "Sick of Confusing Medical Bills?" Consumer Reports, August 1, 2018, <https://www.consumerreports.org/medical-billing/sick-of-confusing-medical-bills/>.



so that consumers could more easily understand their financial protections when seeking medical care.

New Yorkers cannot afford the bills that result from these practices. New York's medical providers should not and cannot support themselves by nickeling and diming patients. HCFANY strongly urges the enactment of this bill.