
New Yorkers Deserve a More Transparent Health Care System.



New Yorkers Are Struggling to Understand and Pay Their Medical Debt.

- More than a third of New Yorkers faced serious financial struggle due to medical bills:
 - 15% used all or most of their savings to pay off medical bills.
 - 16% took out loans or racked up credit card debt.
 - 12% entered into collections.

We're Paying Medical Bills We Don't Understand — Or Even Need to Pay.

- Medical billing errors are pervasive and almost impossible to identify.
- Consumers Union found that over 1/3rd of patients have paid a bill they didn't really think they owed
- Patients believe industry stakeholders are setting unfair prices that they can't understand or fight
 - 69% blame insurance companies
 - 69% blame hospitals
 - 68% blame drug companies



**Patient-Centered Care
Shouldn't End at Discharge.**

What Can We Do?



- Share our stories
- Fight for regulations and legislation that will:
 - Make it so people can understand health care prices and value
 - Simplify medical billing so that people can know what they are being charged, by who, and why

Meet Shirley: “I thought it was a joke.”

- Woman in her 60s, with health insurance through work.
- Referred to surgery for back pain
- Checked multiple times that surgeon was in-network
- Charged \$33,000 because surgeon recently left insurance network — and insurer and provider had given Shirley outdated information
- Still paying off bill 3 years later



What Has New York Done to Make the Healthcare System Work for Consumers?

Past Transparency Victory: Surprise Bill Protections



- If patients can't gather the knowledge needed to make real choices about their care, they shouldn't be held responsible for out-of-network bills
- Claudia Knafo is a consumer who got \$100,000 in surprise out-of-network bills
- She fought back, and consumer advocates fought too
- New York passed landmark out-of-network billing law in 2015
- Emergency bills will be included under bill passed this year

Past Transparency Victory: Rate Review

New York has had some success in improving health plan transparency: all insurers must post their rate applications publicly and justify any changes. Consumers can comment.

Plan	2021 Request	Approved
Fidelis	+19%	+1.6%
Oscar	+19%	+4.9%
HealthPlus (Empire)	+17%	+1.0%
UnitedHealthcare of NY	+14%	+4.8%
MetroPlus	+10%	+5.0%

**How Can We Make the
System Work Better for New
Yorkers?**

Patient Medical Debt Protection Act (A3470A/S2521A)

1. One hospital visit, one bill
 - All services whether provided by a hospital employee or contractor
 - Using standard CPT codes
 - Within 7 days
 - Never using “other” or “Miscellaneous”
2. ~~Two year statute of limitations on medical debt (instead of 6)~~ *Win: Reduced to 3 years from 6!*
3. Surprise bill fixes
 - Ambulances
 - Provider or plan misinformation



What's Next:

Medical Billing Protections

4. Ban facility fees

5. Ensure everyone eligible for hospital financial assistance gets it:

- Standard applications so that people don't get scared away by unnecessary (and unlawful) complexity
- Standard appeals processes
- Apply the law to all providers working in a hospital

6. Standard patient financial liability forms so patients know what they are being asked to sign

7. Complete and accurate information in the state's All Payer Database

How Can You Get Involved?

Join Our Campaign

- Write an organizational memo of support – we'll send a link
- Contact your legislator (especially your Senator!):
<https://www.cssny.org/campaigns/entry/end-medical-debt>
- Invite us to present to your group
- Share your story: www.hcfany.org/share-your-story

Visit HCFANY'S website: www.hcfany.org

Check out We The Patients: www.wethepatientsny.org

- Facebook, Twitter, & Instagram: @wethepatientsny



Need Help With Bills?

Community Health Advocates

- CHA offers free unbiased information and assistance related to health coverage and access to care
- CHA advocates can help you resolve confusing problems with medical bills
- 1-888-614-5400 / cha@cssny.org
- www.communityhealthadvocates.org