

UNDERSTANDING THE PATIENT MEDICAL DEBT PROTECTION ACT

PROBLEM	EXAMPLE	SOLUTION
Hospitals send patients unnecessarily confusing and duplicative bills .	Chandak G. went to the hospital for kidney stones and got 27 different bills from the ER, radiologist, and many others.	One itemized bill , written in plain language, delivered within 7 days after every hospital visit. [Part B-C]
Non-profit hospitals sue patients for outstanding bills long after a hospital visit, imposing a 9% interest charge .	A patient was sued over five years after his hospital stay; his bill totaled almost \$25,0000, including nearly \$7,000 in interest .	Reduce the maximum interest rate from 9% to the US Treasury rate (~1%). [Part H]
Patients are still on the hook for surprise bills due to provider or plan misinformation	Claudia K. scheduled what she thought was an in-network visit because her provider directory told her the doctor was in-network, and she was stuck with a \$101,000 medical bill .	Hold patients harmless for provider and plan misinformation. [Part I]
Patients are charged for hospital overhead, known as facility fees .	Sintora S. went in for a mammogram, expecting to be charged a co-pay, but then received a surprise \$149 facility fee .	Hold patients harmless for facility fees ; patients should not be charged for hospital overhead. [Part D]
There is no uniform hospital financial aid form , forcing financially needy patients to jump through hoops to get the assistance they need.	Patricia M. needed emergency gallbladder surgery that cost \$13,000. She was uninsured, and eligible for financial aid , but her hospital's policies made it impossible to get without the help of a professional advocate.	One uniform hospital financial form that uses up-to-date eligibility rules to be used by all hospitals in New York. [Part G]
Waiver forms leave patients responsible for unspecified and unanticipated expenses.	Chet W.'s in-network surgeon told him that he had to sign a financial liability waiver form that guaranteed payment for his pre-authorized surgery.	Implement a uniform patient financial liability waiver form that protects patients' rights. [Part E]
To control costs, NY seeks to establish a consumer-friendly website to search and compare prices on common procedures, known as an all payer database.	Some hospitals claim insurance companies cannot report cost data saying it's "proprietary," leaving patients disempowered to make well-informed choices.	Require hospitals to allow insurance carriers to report cost data so patients can easily compare prices on common procedures. [Part F]