

# Enough is enough. End Medical Debt.



#ENDMEDICALDEBT

Medical care is not a luxury, and it should never result in financial devastation. **Our state must pass this critical package of legislation to protect New Yorkers' lives and livelihoods:**

## 1. Pass the Ounce of Prevention Act for Fairer Hospital Financial Assistance (S1366/A6027)

Annually, New York's nonprofit hospitals receive \$1.1 billion in Indigent Care Pool (ICP) funds to support uncompensated care for low-income patients.

However, these funds are often too difficult for patients to access. It is time to update this law with the following provisions:

1. **A common financial aid application** and policy to be used by all 200 hospitals in New York state.
2. **Simplified income rules** so low-income and working people get fair discounts.
3. **Eliminate obsolete rules** like having an asset test only for very low-income people.
4. **Provide patients more than just 90 days** to apply.



## 2. Take Medical Debt Off Credit Reports (S4907/A6275)

After billing, providers or their collection entities often send unpaid accounts to third-party credit reporting agencies. These reporting agencies do not have access to provider and insurance records and make it difficult for patients to either confirm the accuracy of their debt or to make corrections if there is a billing reporting error.



**This bill would protect New Yorkers from medical debt by prohibiting the reporting of medical bills to credit reporting agencies.**



The #EndMedicalDebt Campaign is a project of the Community Service Society of New York. For more info & to take action, visit [cssny.org/EndMedicalDebt](http://cssny.org/EndMedicalDebt).

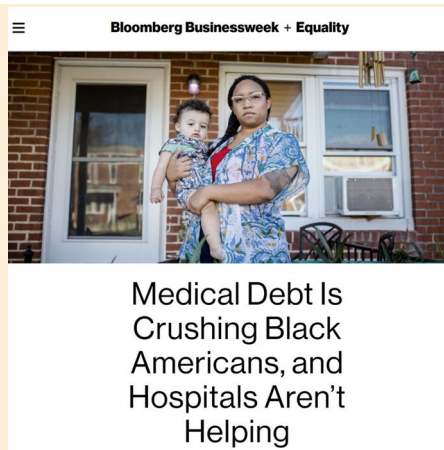
# To advance health equity, End Medical Debt.



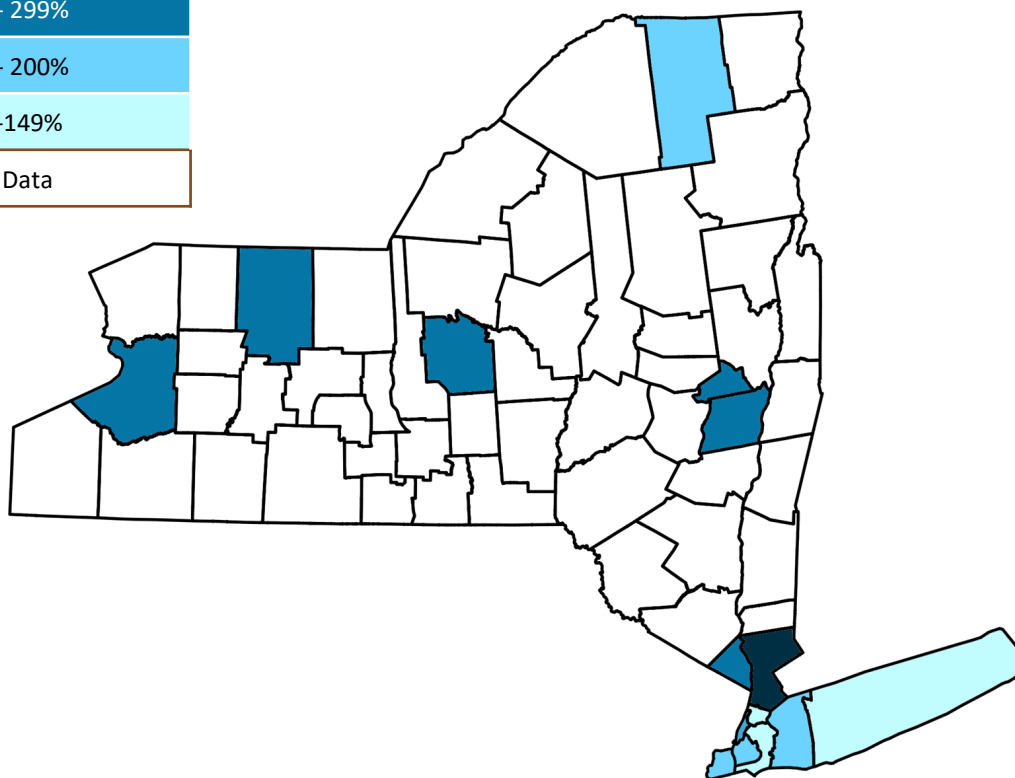
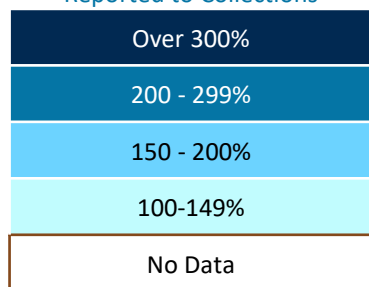
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Medical debt, created by involuntary and often unplanned medical care, burdens New York families' and communities' health and well-being. **For New Yorkers of color, the impact of medical debt is particularly severe and lasting.**

Using data from the Urban Institute, the below map shows stark disparities in the share of medical debt reported to collections in white communities versus communities of color across 15 New York counties.



% Difference in Medical Debt Reported to Collections



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