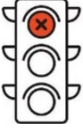





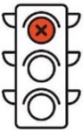











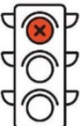

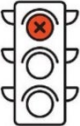







#ENDMEDICALDEBT

New York's Reformed Hospital Financial Assistance Law

	Old Law	New Law
Which hospitals must comply?	 <ul style="list-style-type: none"> Applied only to hospitals that get Indigent Care Pool Funds 	 <ul style="list-style-type: none"> Applies to ALL hospitals in New York State.
Medical Debt Lawsuits	 <ul style="list-style-type: none"> No restrictions on hospital medical debt lawsuits in original law. In past three years, some standalone reforms (2020-2023): <ul style="list-style-type: none"> Statute of limitations cut from 6 to 3 years Ban on wage garnishments Ban on liens on primary residences Judgment interest rates cut from 9 to 2% 	 <ul style="list-style-type: none"> Prohibits hospitals from suing patients with incomes below 400% FPL. Hospital CFO must file an affidavit in all lawsuits indicating hospital made reasonable efforts to determine patient's income and patient does not have income below 400% of FPL.
Income Eligibility	 <ul style="list-style-type: none"> Patients had to have incomes under 300% of FPL to qualify. Hospitals may voluntarily go higher. 	 <ul style="list-style-type: none"> Increases income eligibility up to 400% of FPL. Hospitals may voluntarily go higher.
Discount Schedules	 <ul style="list-style-type: none"> Stingy & convoluted discounts: <ul style="list-style-type: none"> < 150% FPL, pay "nominal fees." 151-250% FPL pay up to 20% of Medicaid, Medicare, or most common commercial rate—hospital decides. 251-300% FPL pay up to 100% of Medicaid, Medicare, or most common commercial rate—hospital decides. 	 <ul style="list-style-type: none"> Generous & simple discounts for patients: <ul style="list-style-type: none"> < 200% FPL no charge. 201-300% FPL pay 10% of Medicaid rate. <ul style="list-style-type: none"> 301-400% FPL pay 20% Medicaid rate.



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

	Old Law	New Law
Underinsured patients	 <ul style="list-style-type: none"> Hospitals could offer financial assistance to underinsured patients at their discretion 	 <ul style="list-style-type: none"> Underinsured patient is someone with out-of-pocket medical costs in past 12 months that is over 10% of patient's gross annual income, must follow this fee schedule: <ul style="list-style-type: none"> < 200% FPL no charge. 201-300% FPL pay 10% of patient's insurance cost-sharing. 301-400% FPL pay 20% of patient's insurance cost-sharing.
Asset & Immigration Tests	 <ul style="list-style-type: none"> Asset test only for poor patients Burdensome paperwork allowed 	 <ul style="list-style-type: none"> Eliminates the asset test for all patients. Patient's immigration status cannot be considered.
Payment cap & interest rates	 <ul style="list-style-type: none"> Capped payments at 10% of family's gross annual income. Hospital could charge 90-day Treasury bill interest rate (currently 5.2%). 	 <ul style="list-style-type: none"> Caps payment at 5% of family's gross income. Caps interest rates at 2%.
Time limit to apply	 <ul style="list-style-type: none"> Patient only had 90-days to apply for hospital financial assistance. 	 <ul style="list-style-type: none"> Allows patients to apply for hospital financial assistance at any time.
Denial of care to patients with medical debt	 <ul style="list-style-type: none"> Hospitals could deny care to patients with bills. 	 <ul style="list-style-type: none"> Hospitals are banned from denying medically necessary care to patient because they have unpaid bills.
Sale of medical debt	 <ul style="list-style-type: none"> No prohibition on hospitals' sale of patient medical debt. 	 <ul style="list-style-type: none"> Prohibits hospitals from selling to a third party.
Equity reporting on financial assistance provided	 <ul style="list-style-type: none"> No requirement to report on age, race, ethnicity, gender, and insurance status of patients who apply for, receive, and are denied financial assistance. 	 <ul style="list-style-type: none"> Requires hospitals to report the race, ethnicity, gender, age, and insurance status of patients who apply for, receive, and are denied financial assistance.
Require notice to patients of financial assistance	 <ul style="list-style-type: none"> Requires that patients receive written notification of hospital financial assistance during intake and registration. 	 <ul style="list-style-type: none"> Requires that patients receive written notification of hospital financial assistance during intake, registration, and discharge.
Efficacy date	2009	6 months – October 2024