

How Medical Debt Impacts Individuals and Families

Consumer Protections and Legal Enforcement

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June 18, 2009

Introduction: *About Health Law Advocates*

- Public Interest Non-Profit Law Firm founded in 1996
- Serves Clients Statewide
- Main Number 617-338-5241
- Website: www.healthlawadvocates.org
- Represent Clients between 0% - 300% FPL Denied Health Care Access
- Priorities Include Clients with Medical Debt
- Pleased to Work with Providers to Train Staff on HSN Regulations

Common Consumer Problems Under Health Safety Net Regulations

- Lack of timely information on right to apply for low-income patient status.
- No information given to reasonably inform of Medical Hardship program.
- No payment plan offered.
- Collection efforts continue while on HSN.

- Particularly important with limited retroactive coverage.
- Common among those who have, or think they have, private insurance.
- Individual notice required for those expected to incur charges.

No information given to reasonably inform of Medical Hardship program

- Clients with debt not screened for Medical Hardship eligibility
- Problems with awareness of Medical Hardship program and application process among some providers.
- 1 year retroactivity of coverage not taken advantage of.

- Requirement on providers to offer.
- Specific terms required depending on the amount the patient owes.

- Regulations prohibit continued collection activities for certain patients.

- Grievances to DHCFP
- State consumer protection statutes