

Addressing Medical Debt: Developing Best Practices for Providers and Patients

Blue Cross Blue Shield Foundation Forum
June 18, 2009

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Financial Counseling

- Staffing:
 - 25 FTEs including Manager
- Coverage
 - 7AM to 1AM M-F
 - 10AM to 6:30 PM Sat/Sun
 - University, Memorial, Hahnemann, Clinton Hospital.

Applications/Assistance

- Mass Health
- Health Safety Net (HSNO)
- Food Stamps (SNAP)
- WIC
- Social Security Disability
- Fuel Assistance (thru C.A.C)

Getting the Word Out

- Advertising
 - Buses
 - Billboards
 - Radio
 - Newspapers (Weekly medical news)
 - Medical Center signage/brochures
 - C.A.C mailings to clients

Outreach Events

- Major public events in Worcester County
- C.A C sponsored events
- Schools/Colleges
- Churches
- Homeless shelters
- Advocacy group events
- Salvation Army
- Health Fairs

No Longer Just Un-Insured

- High Co-Insurance
- Work with our verification department to notify F/C when a patient fits these categories.
- High deductibles

Conclusions Personal Experiences

- Diabetic Patient
- Motor Vehicle Accident Victim
- Neonatal Intensive Care (NICU) Families