



CID-NY

Center for Independence of the Disabled, NY

Advocating for Policies to Protect People From Medical Billing Abuses

Heidi Siegfried
CIDNY Health Policy Director

September 10, 2019

New Yorkers Are Struggling to Understand and Pay Their Medical Debt.

- More than a third of New Yorkers faced serious financial struggle due to medical bills:
 - 15% used all or most of their savings to pay off medical bills.
 - 16% took out loans or racked up credit card debt.
 - 12% entered into collections.

We're Paying Medical Bills We Don't Understand — Or Even *Need* to Pay.

- Medical billing errors are pervasive and almost impossible to identify.
- Consumers Union found that over 1/3rd of patients have paid a bill they didn't really think they owed
- Patients believe industry stakeholders are setting unfair prices that they can't understand or fight
 - 69% blame insurance companies
 - 69% blame hospitals
 - 68% blame drug companies





While People with Disabilities are more likely to have public coverage – Medicare and Medicaid

- 34.7% of New Yorkers with disabilities have Employer/Union coverage
- 10.8% have purchased coverage.
- Medical visits are followed by confusing and anxiety provoking bills
- People with Medicaid Spenddown, may not have Medicaid activated until untimely bills are applied to meet the spenddown, creating even more anxiety and budget instability

**Patient-Centered Care
Shouldn't End at Discharge.**

What Can We Do?



- Share our stories
- Fight for regulations and legislation that will:
 - Make it so people can understand health care prices and value
 - Simplify medical billing so that people can know what they are being charged, by who, and why

Meet Shirley: “I thought it was a joke.”

- Woman in her 60s, with health insurance through work.
- Referred to surgery for back pain
- Checked multiple times that surgeon was in-network
- Charged \$33,000 because surgeon recently left insurance network — and insurer and provider had given Shirley outdated information
- Still paying off bill 3 years later



**What Has New York Done to
Make the Healthcare System
Work for Consumers?**

Past Transparency Victory: Surprise Bill Protections



- If patients can't gather the knowledge needed to make real choices about their care, they shouldn't be held responsible for out-of-network bills
- Claudia Knafo is a consumer who got \$100,000 in surprise out-of-network bills
- She fought back, and consumer advocates fought too
- New York passed landmark out-of-network billing law in 2015
- Emergency bills will be included under bill passed this year

**How Can We Make the
System Work Better for New
Yorkers?**

What's Next:

Medical Billing Protections

1. One hospital visit, one bill
 - All services whether provided by a hospital employee or contractor
 - Using standard CPT codes
 - Within 7 days
 - Never using “other” or “Miscellaneous”
2. Two-year statute of limitations on medical debt (instead of 6)
3. Surprise bill fixes
 - Ambulances
 - Provider or plan misinformation



What's Next:

Medical Billing Protections

4. Ban facility fees

5. Ensure everyone eligible for hospital financial assistance gets it:

- Standard applications so that people don't get scared away by unnecessary (and unlawful) complexity)
- Standard appeals processes
- Apply the law to all providers working in a hospital

6. Standard patient financial liability forms so patients know what they are being asked to sign

7. Complete and accurate information in the state's All Payer Database

How Can You Get Involved?

Join Our Campaign

Visit HCFANY'S website: www.hcfany.org

- Sign-up for action alerts and e-mails
- Check out our events page and attend our events
- Share your own events with us
- Read our blog
- [Share your story](http://www.hcfany.org/share-your-story): www.hcfany.org/share-your-story

Check out We The Patients: www.wethepatientsny.org

- Facebook, Twitter, & Instagram: @wethepatientsny



CID-NY

Center for Independence of the Disabled, NY

Need Help With Bills?

CIDNY's Community Health Advocates

- CIDNY's CHA offers free unbiased information and assistance related to health coverage and access to care
- CIDNY's CHA advocates can help you resolve confusing problems with medical bills
- 212.674.2300

www.communityhealthadvocates.org



CID-NY

Center for Independence of the Disabled, NY

THANK YOU!

Heidi Siegfried, Esq.
Health Policy Director

646-442-4147

hsiegfried@cidny.org