SUPPORT HB21-1198: HOSPITAL AND EMERGENCY ROOM BILLING REFORM

Sponsored by Representative Jodeh, Senator Buckner and Senator Kolker

Coloradans have been at the mercy of skyrocketing hospital and ER prices for a decade. Billing practices leave Coloradans in the dark about what they are paying for and when public health coverage or legally required discounts are available. Reflecting these challenges, 15 percent of all Coloradans and 1 in 4 Coloradans from communities of color are struggling with medical debt in collections.

No Coloradan should suffer financial ruin because they or a family member received critical care for an illness or injury

The disproportionate harm to communities of color caused by medical debt results from and reinforces structural racism and reflects policies that exclude certain groups from coverage

Colorado's recovery from the pandemic and its economic consequences are jeopardized if Coloradans are forced to avoid care or take on unmanageable debt due to cost

POLICY PROPOSAL: REPAIR COLORADO'S HOSPITAL FINANCIAL ASSISTANCE LAW

- Set an enforceable standard for discounted care
 Uninsured low-income Coloradans will get a discount pegged to an established rate and monthly payments will be limited so low-income families can better manage their medical debt.
- Ensure hospital providers screen patients that want assistance for public coverage and discounts
 Providers will have to connect patients to the public coverage or discounted care options they qualify for but may not know about.
- Prohibit collection actions unless providers take steps to protect patients
 Providers will not be able to send patient debt to collections unless they screen interested patients for assistance, offer a fair payment plan, and provide critical information about the collection action.
- Ensure all patients have access to information about their rights in their primary language
 Providers will have to make information about patient rights to screening, discounted care, payment plans, and protections against collections available to their community in commonly spoken languages and to each patient in their primary language.
- Provide for better enforcement of patient rights
 Providers will have to report disaggregated data regarding their financial assistance activity to HCPF and HCPF will be required to draft regulations and establish a complaint process to aid in enforcement.

POLICY PROPOSAL: HOW IT WILL BENEFIT COLORADANS

- Improve patient experience by establishing clear and consistent billing and collection practices across providers
- Improve access to health coverage and discounted care, by reducing administrative burden and requiring screening
- Reduce the number of Coloradans sent to collections for receiving necessary health care
- Improve utilization of care at the right time and the right place, especially for communities denied access to coverage
- ✓ Better protect public health as we combat the COVID-19 pandemic

For more information, contact Allison Neswood, Health Care Attorney, at <u>aneswood@cclponline.org</u> or 303-573-5669 x304.



Supporters of hospital and emergency room billing reform

9to5 Colorado **AARP** Colorado **All Families Deserve a chance Coalition Bell Policy Center Center for Health Progress Chronic Care Collaborative Clayton Early Learning Colorado Center on Law and Policy Colorado Children's Campaign Colorado Coalition for the Homeless Colorado Consumer Health Initiative Colorado Cross-Disability Coalition Colorado Fiscal Institute Colorado Social Legislation Committee** El Grupo Vida **Family Voices Colorado Raise Coalition** Spring Institute for Intercultural Learning **Summit Family & Intercultural Resource Center** The Consortium **Towards Justice** Women's Lobby of Colorado

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