

Testimony in Support of HB3320

Jared Robson, March 22, 2023

My name is Jared Robson, and I am submitting testimony in support of HB3320 today. The issue of hospital financial assistance is important to me, as I had to have an emergency appendectomy while helping out my father on the family farm near Medford.

After my surgery, I got a bill from Providence for \$5,157. My treatment was great, but getting hit with a bill equal to three months' worth of income was terrifying. I'm studying to become a teacher in Chico, CA, and am a stay-at-home dad to our young daughter. While my wife works full-time, making this payment in full was out of the question for us.

I called the hospital to try to negotiate a discount, and I was only offered a payment plan. First, they offered me the option of paying either \$1,000 a month or \$500 every two weeks for six-months – which was totally impossible for us.

Eventually, I was able to get them to agree to a slightly lower amount, and I made my first payment so my bill wouldn't be sent to collections and damage my credit score. As luck would have it, my wife learned about Dollar For online, and they were quickly able to help me apply and get approved. My remaining bill was completely forgiven. It felt like an enormous weight had been lifted.

However, I never received a refund for the payment I made to the hospital before I was approved. I believe it should be standard practice to refund patients if they are later found to be eligible for assistance. For me, it wasn't worth the bureaucratic nightmare to get that one payment back, but for others who might not have enough to make that first payment or who made more payments before they granted assistance, not automatically getting refunded would be a serious blow. I am excited to see that this law would fix that problem.

In addition, it seems to me that every patient should be screened for financial assistance. While hospital officials did at one point tell me I could apply for financial aid to pay his bill, it just did not occur to me that that was something we would be qualified for given that we have insurance and one of us is employed full-time. Plus, the information was not presented in a way that indicated it was likely to go my way or be anything but a complicated process.

It would have been easy for someone to talk with me at intake or discharge about this process or what the criteria are for qualifying, but that never happened.

I was lucky to get connected with Dollar For and learn I was indeed eligible for assistance, but getting access to this assistance shouldn't be based on luck. Having that bill wiped out really made a huge difference in my family's life, so I hope you will consider making these updates to the law to make sure other patients are granted assistance without having to know it exists.