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HB3320: Strengthening Hospital Financial Assistance

Healthcare is becoming increasingly unaffordable for low-income patients in our state, particularly when life-threatening medical emergencies can happen without warning and result in tens-of-thousands of dollars in debt. As one way to alleviate this burden and live up to their charitable missions, nonprofit hospitals are required by federal and state law to provide assistance by reducing or eliminating medical bills for patients who can't afford them.

Unfortunately, several recent investigations have shown that few of Oregon's largest health systems are fully complying with these laws.¹ These actions can have immediate and often devastating consequences for patients, driving them to use up all of their savings, ruining their credit for years, or both.

While some hospitals are following the law, it's time for *all* nonprofit hospitals to abide by the same minimum standards and ensure they uphold their obligations to patients and communities. House Bill 3320 would:

Ensure eligible patients get access to financial assistance.

- Make information about financial assistance prominent, by featuring information on hospital website homepages and accepting applications online.
- Stop sending hospital bills to patients the health system knows are eligible for assistance. Though most hospitals have the ability to prequalify low-income patients for financial assistance and never even send a bill, many chose not to -- and press patients for payment instead.
- If a patient is found to be eligible for assistance, they will receive a refund for payments already made.

Increase transparency about hospital financial assistance practices.

¹ A recent [implementation report](#) released by the Oregon Health Authority as well as reports by [SEIU](#) and [Dollar For](#), point to serious compliance issues.



We need a clear picture so that all parties can understand to what extent patients and communities are being assisted by their hospital. HB3320 would require annual reporting of standardized information, such as:

- How many financial assistance applications did the hospital/clinic receive?
- How many patients qualified for free or discounted care?
- How many accounts were sent to collections?
- How many accounts were taken to court over their debt?

For questions about House Bill 3320 please contact Matt Swanson, SEIU Oregon State Council, matt.swanson@seiuoregon.org.