

# Testimony For SB0981

Honorable Delegates

Pleased enter a favorable report for SB0981.

I support

- Altering provisions of law related to a hospital's financial assistance and collection of debts policies;
- specifying the percentage by which a hospital is required to reduce a patient's out-of-pocket expenses under certain circumstances;
- adding to the notice requirements relating to a hospital's financial assistance policy;
- prohibiting a hospital from filing a civil action to collect a debt against a patient whose outstanding debt is at or below \$500; etc.

Hospital bills are difficult to understand and sometimes the recovering elderly patients forget to pay bills promptly. Often these bills were sent months after the service was provided, so they quickly became past due. When these bills were then sent to a collection agency, there was no easy way to determine whether the services were billed correctly. There was just a notice to pay this amount. Unless the patient had family willing to spend hours determining what happened, I can see the patient getting confused and possibly not doing anything and risking civil action.

Prohibiting a hospital from filing a civil action to collect a debt against a patient whose outstanding debt is at or below \$500 would be a big help to elderly patients who may have gotten confused and forgotten to pay a bill timely.

Please enter a favorable report with amendment for SB0981.

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