

To: House Health Care Committee
From: Alicia Temple, Oregon Law Center
Date: March 28, 2019
Re: HB 3076, Hospital Charity Care and Community Benefits

Chair Salinas and members of the committee:

On behalf of the Oregon Law Center (OLC), I respectfully request your support for HB 3076 to provide equitable access to charity care and standards for community benefits across Oregon.

OLC is a non-profit organization that provides free legal help to people struggling to make ends meet. Our mission is to achieve justice for low-income communities in Oregon by providing a full range of the highest quality civil legal services. We advocate for our clients and for the services and programs that help them to overcome poverty. Access to healthcare and issues of health equity are at the forefront of the needs of our clients. While many of our clients are covered by OHP, medical debt is still a serious concern for many.

Oregon has done a lot of work to increase availability of healthcare insurance for individuals but true access depends on more than having insurance, it means being able to receive care without it a lifetime of medical debt. OLC has been actively working to find solutions to unnecessary medical debt for clients for years. Despite Oregon's high rate of insurance, there are a variety of reasons why medical debt is still a significant concern for OLC and Legal Aid Services of Oregon clients, between high deductibles, limited coverage or restrictions to OHP eligibility.

Our clients are very low-income and struggle to keep up with medical debt. They also have come to us for assistance on getting approved for charity care. The vast difference between policies and accessibility of applications is a real concern for low-income Oregonians. Clients who don't speak English often have language barriers to even understanding that charity care is available. There are easy fixes hospitals can make to help patients access their charity care options.

HB 3076 does four things that are vital for low-income Oregonians:

1. Requires hospitals to provide transparent, consistent charity care policies across their systems;
2. Prevents predatory debt collection by non-profit hospitals;
3. Ensures Community Benefit spending is focused on meeting true community needs;
4. Creates accountability through monitoring and enforcement.

Poverty shouldn't be a reason that an individual forgoes necessary medical treatment, and yet many Oregonians still must choose between receiving the care they need and paying for basic life necessities. Medical debt continues to be a significant concern for too many in our state. HB 3076 creates standards that take into account each individual hospital's ability and community, while also creating greater access for Oregonians. OLC requests your support for HB 3076.