

Public Health Committee JOINT FAVORABLE REPORT

Bill No.: SB-1192

Title: AN ACT CONCERNING HOSPITAL FINANCIAL ASSISTANCE.

Vote Date: 2/10/2025

Vote Action: Joint Favorable Substitute

PH Date: 2/3/2025

File No.:

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SPONSORS OF BILL:

The Public Health Committee.

REASONS FOR BILL:

This bill seeks to help consumers access financial assistance programs offered by Connecticut hospitals and healthcare systems through the creation of a partnership between these entities and the Office of the Healthcare Advocate (OHA). The bill requires OHA to contract with a vendor to develop an online portal for patients and their families to access information regarding the application process and a screening tool to help determine eligibility for assistance. The bill also allows OHA to consult with the Office of Policy and Management (OPM) and publish on the OHA website, information regarding the medical debt erasure program in our state. OHA may consult with pertinent organizations to develop recommendations to help families avoid medical debt in the future.

Beginning July 1, 2026, hospitals offering financial assistance must notify OHA of any new programs or application form changes within 30 days after initiating these changes.

Substitute language added a telephone and email contact as additional options to access this information.

RESPONSE FROM ADMINISTRATION/AGENCY:

Kathleen Holt, Office of the Healthcare Advocate (OHA) :

While hospitals are required to provide financial assistance programs to eligible lower-income patients, often patients are not aware of this assistance and miss the opportunity to take advantage of these programs. In cases where the patient wishes to avail themselves of this

assistance, many are overwhelmed by an extensive application, inadequate instructions and the significant amount of time and effort required to research the information. This necessary documentation then needs to be submitted within a short timeframe. For these reasons, OHA is pleased to have the opportunity to work with Connecticut's hospitals and health systems to develop an online portal to improve access to information and remove barriers to accessing financial assistance programs. Ms. Holt pointed out that OHA staff are health care insurance experts and not financial experts. Ms. Holt explained that additional responsibilities mentioned in the bill such as recommending initiatives to avoid medical debt and methods to streamline the application process are both desperately needed. However, OHA would need additional staff to perform those duties that require a different skill set than currently at OHA.

NATURE AND SOURCES OF SUPPORT:

Melissa Riley for Hartford HealthCare:

Ms. Riley shared that Hartford HealthCare takes very seriously its obligation to fully exhaust all options to meet the statutory requirements for free and reduced cost of care for eligible patients and that these patients have access to this care. Hartford HealthCare supports this legislation which advances the work already taking place. The ability to provide one location where patients can access information on hospital financial assistance programs as well as helpful tools to navigate this process continues the progress made last session.

Jackie Blake, for Yale New Haven Health System (YNHHS):

YNHHS is committed to improving access to quality health care. This bill will provide for one location to access information, helpful tools for assistance through the process, and potentially provide additional information regarding state programs to eliminate medical debt. YHNS supports this bill as it enhances the work already under way to help patients and families avoid the burden of medical debt.

The following submitted testimony similar to that expressed above in support of the bill:

- Connecticut Hospital Association
- Griffin Hospital
- Connecticut Children's

John Brady, Executive Vice President, American Federation of Teachers Connecticut (AFTCT):

Mr. Brady pointed out that not for profit hospitals are required to provide financial assistance. However, over the years the amount of that assistance has declined. AFT Connecticut supports this bill which provides a process to inform the public of the options available to them and to make receiving such help as accessible as possible.

Liz Dupont-Diehl, Connecticut Citizens Action Group (CCAG):

CCAG is encouraged by proposals to address the underlying causes of skyrocketing healthcare costs in our healthcare system. These issues include private equity ownership, rising and inconsistent hospital prices, the integration of for-profit health insurance companies and secretive pharmacy benefit manager schemes. The State's Black and Latino residents are particularly impacted due to systemic racism and other disparities in employment and education.

Ten individuals submitted testimony sharing their personal experiences with medical debt and expressing their support for this legislation.

NATURE AND SOURCES OF OPPOSITION:

Cam Williams:

Mr. Williams shared a story where he visited a hospital and following this visit became very sick. He wants all hospitals to pay people to stay in them and not the other way around.

Reported by: Kathleen Panazza

Date: February 11, 2025