Testimony in support of LD 1955, Act to Require Hospitals and Hospital-Affiliated Providers To Provide Financial Assistance for Medical Care

Erin Anderson Brunswick

My name is Erin. I am 44, disabled and I have a 16 year old son. I have Aetna Medicare and my son is on MaineCare. I currently have \$850 in medical debt bills. In August of this year, I was denied as being over income for hospital free care through the hospital system I was working with. I also have medical bills with another health care system in Southern Maine.

One hospital has been very difficult to deal with in terms of a payment plan. I can only afford a \$20 payment each month. Every time I have to go there and a new bill is added to my account, I am expected to pay more each month. I have to go through a review process with the hospital each and every time to verify that I can't afford more than \$20/month. Some of these bills have gone or will go to collections.

Health care has become unaffordable and hospitals are making it impossible to even make a payment plan. I don't understand what everybody else on disability does. Disabled people like me don't have much money I'm disabled for medical reasons but I am cancelling medical appointments because I'm monitoring how high my bill is getting because even though I already have a payment plan set up, but again, every time I go to an appointment, it doesn't apply to the payment plan. All I'm trying to do is to make a reasonable payment plan. Where do they think the extra money is going to come from? It's just insane.

I also had a seizure recently and my son came home and found me unconscious. He called the ambulance and I was taken to the hospital. Now I have this huge bill from the hospital and also a bill from the town of Brunswick for \$300 for an ambulance ride that was maybe two miles. How am I going to pay that?

The hospital wanted me to see a neurologist but that will cost \$340 per appointment so I canceled the appointment because I can't afford to add more debt to my payment plan. When I spoke to someone at in the hospital system, they told me that if my debt was larger I could go on a payment plan...even though I already have a payment plan in place.

I don't know what else to do except do everything I can to avoid more debt - but then I'm not getting the medical treatment that I need. I don't know what they want us to do. It's impossible. I feel like the only people who can actually pay for health care are the independently wealthy.

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