

Robert Barrett
Westbrook
LD 1937

Bob Barrett, Westbrook - Testimony in support of LD 1937.

Good morning committee members. I am Bob Barrett from Westbrook and I am here today to testify in support of LD 1937,

Some of you may remember me from last year when I came before the committee to share my support for a similar bill. At that time, I shared how the summer before, I was at Acadia National Park and developed chills and head pain. I wasn't sure what it was and went to a hospital-based urgent care in Ellsworth. After an initial exam, it was recommended I go to the ER. I was ultimately diagnosed with anaplasmosis, a common tick-borne disease.

The ER doctor gave me a prescription for doxycycline and asked me to come back to see him a few days later, which I did. I have health insurance, which paid 80 percent of the charges for the urgent care visit and two emergency room visits. My health insurance company informed me that I was responsible for the remaining 20 percent, which totaled approximately \$2,000. I had just retired and my wife had a low income job. I didn't initially pay the bill, as for various reasons, my care was under review. The bill for the ER doctor was sent to an out-of-state collections company.

I called Maine's Consumer Assistance Program and found out that I might be eligible for hospital free care. I applied for free care and it was granted. I worry and don't know if the bill being sent to collections has affected my credit score. When I went to urgent care and the emergency room, no one advised me that I might be eligible for free care. In fact, the opposite happened. Before I could be seen, I had to sign a document that stated that I would be responsible for any bill my insurance didn't pay, in addition to the 20 percent co-pay. If I didn't sign the document, I would not be seen. I was ill and in pain and in no condition to negotiate or go to another hospital, so I signed.

I was a public health nurse with the City of Portland for 10 years and all of our patients were without health insurance, so I am very familiar with free care and the patient experience of not being told about it. It never crossed my mind that I might be eligible for free care even though I had health insurance. The reality is that when a patient goes to the emergency room, one of the first people they see after the triage nurse is somebody with a clipboard asking about health insurance. In my experience, the option of free care is rarely discussed, especially for those patients with high-deductible health insurance who may be faced with significant co-pays.

I support this bill as it would require hospitals to improve how they notify people about the availability of Free Care which I hope will mean fewer people will unnecessarily be sent to collections. Thank you for your consideration.