

1/17/2024

Bob Barrett  
Westbook  
Testimony in support of LD 1955

I am testifying in support of LD 1955, An Act to Require Hospitals and Hospital-Affiliated Providers To Provide Financial Assistance for Medical Care.

The summer before last, I was at Acadia National Park and developed chills and head pain. I wasn't sure what it was, and I went to a hospital-based urgent care in Ellsworth. After an initial exam, it was recommended that I go to the emergency room. 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 has a low income job. I didn't initially pay the bill, as for various reasons, my care was under review and the bill for the ER doctor was sent to an out of state collections company. I called Maine's Consumer Assistance Program HelpLine the following January and found out that I may be eligible for hospital free care. I applied for free care and it was granted. No further payment was required by me. 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 at the hospital 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 that my insurance didn't pay in addition to the 20 percent co-pay. If I didn't sign the document, I wouldn't be seen. I was ill and in pain. I was 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.

Thank you for your consideration,  
Bob Barrett