

Status Update

Medical Debt Story Telling Project



Presented by

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Office of the Health Care Advocate

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Today's Agenda



- Why focus on medical debt
- The Survey
- What Vermonters are saying
- Questions



The HCA Helpline



The HCA can help any Vermonter who has questions or issues with healthcare.

- HCA does more than 300 cases per month.
- No income screening guidelines.
- Contact by phone or online intake.



Contact the HCA's HelpLine at 1-800-917-7787 to connect with an advocate and get confidential help. You can also get more information and fill out a Help Request Form at Vtlawhelp.org/health.



Medical Debt Data



- **Nationally....**
 - [NYT Report](#)- New research [published recently in JAMA](#) finds that collection agencies held \$140 billion in unpaid medical bills last year.
- **Vermont**
 - Vermont hospitals reported over \$85 million consumer bad debt in 2019.
 - The 2018 Household Health Insurance Survey found that 40% of Vermonters who were in commercial plans were underinsured.
- **The HCA Helpline**
 - We help many Vermonters with all kinds of medical bills including balance billing cases, help with free care applications, covered services disputes and other errors including coding.



The Survey



This is a non representative survey

- Survey is running from July 19 to Aug 30, 2021
- As of 8/18 1,922 People have participated in the Survey
- Survey recorded information on participants age, insurance status, race, income, residence, amount of debt and more.
- We asked people to tell us in their own words about their experience with medical debt
- 87% of respondents told us that we could share their stories.

Medical Debt Survey is still open



Help us spread the word.

The Office of Health Care Advocate wants to know how medical debt impacts your health care decisions. Take the survey below and be entered to win a \$25 VISA gift card. For a printed copy or to share by phone, call 1-800-917-7787 x297.

[Take the survey](#)



Next Steps



- When the survey period closes, the real work starts to analyze, the data and formulate the key important takeaways.
- To date we have only analyzed 400 replies and collected quotes in these categories;
 - Access to Health Care
 - Affordability
 - Impact on daily life
 - Surprise
 - Collections

In their own words.....

Here are what Vermonters from each county are saying about the impact of medical debt on their **access to health care**.

Addison County

“My wife has epilepsy and she prays every night she doesn't have a seizure because my insurance would not cover any of the costs.”

Male, 18-26, Insured

Bennington

“The premium for my health insurance is manageable,
but the deductible is not.

I am in chronic pain but have to
pay out of pocket for the care I need.”

Female, 41-64, Insured

Caledonia

“For years I went to Doctors, dentists, ect.
for major emergencies ONLY because
lack of affordable insurance. Also, would skip on
necessary prescriptions for the same reasons.”

Female, 41-64, Uninsured

Chittenden

“I am postponing medical treatments because
I am in the deductible period and
cannot afford to use my private health insurance.”

Male, 27-40, Insured

Essex

“My income is social security so I can barely afford

Medicare part B, supplemental insurance

and part D which now cost me \$320 a month.

Monthly medications are approximately \$1000 (my cost),

and I was in the proverbial donut hole in May....”

Female, 65+, Insured

Franklin

“Husband owed 50 dollars to PCP that he couldn't pay,
would not go see him about his GI issues
because he felt bad and worried they
wouldn't see him with a past due balance.”

Female, 27-40, Insured

Grand Isle

“I have suffered pain in my feet so that I am forced to be less active, causing my health to suffer further.

Simply cannot afford these high medical bills, even with the insurance deduction.”

Female, 41-64, Insured

Lamoille

“I have several serious conditions but

try not to go to the doctor because

it's too expensive to see all the specialists I need.

My husband had two emergencies last year that were

more urgent so I try to go without care.”

Female, 27-40, Insured



Orange

“Today every decision is looked at with an eye
to the financial consequences,
not to quality of life. Or even length of life.”

Female, 41-64, Insured

Orleans

“Living paycheck to paycheck I didn’t have an extra month's worth of rent and utilities to pay for the medical bill.

I avoided going to a primary care physician.”

Female, 27-40, Insured

Rutland

“I put off going to the drs for as long as I can hoping things improve on their own. I was supposed to go to a surgeon to discuss diverticulitis but have put it off for at least 6 months knowing I do not have any extra funds for the appointment or surgery.”

Female, 41-64, Insured

Washington

“We can't acquire more medical debt and
put off basic tests until affordable
and sure of coverage.”

Male, 41-64, Insured

Windham

“My son’s type one diabetes care is so expensive myself and my other son can’t afford to go to the doctor.”

Female, 41-64, Insured

Windsor

“I constantly put off care!!

I have insurance but never know what my obligations will be. Once you enter the medical system, it is a black hole of expense.”

Female, 65+, Insured

Survey Goals



1. **Informing policy makers** of magnitude of problem and implement meaningful changes.
2. **Reducing stigma** of medical debt. No one should suffer because they had needed medical care.

Your Ideas, Questions, and Comments

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