

March 22, 2023

Re: HB 3320

To Members of the House Behavioral Health and Health Care Committee:

My name is Tina Martin and I'd like to share with you my experience with medical debt and struggle to get financial assistance. I think experiences like mine are important to hear, and consider as you decide how or if to change the law.

In May 2021 I went to Asante Urgent Care with heart problems, after having COVID and a fall that made my prior spine injury worse. I was taken to Asante Three Rivers hospital in Grants Pass. I left the hospital barely able to walk, and with a \$7,000 bill.

This hospital bill was more than I had in my bank account at the time, and is certainly more than I have today.

I was told to apply for financial assistance, and I did. But applying for assistance was very difficult. If I was healthy it would have been no big deal, but I was having heart and cognitive problems so completing the form was hard, but I managed. Because I was having difficulty driving and don't have a printer, getting all the required documents was also a challenge. In the end, I was able to get paper copies from the bank.

After I turned everything in, someone from Asante called me. My application was marked incomplete because they said I didn't send in my bank statements, even though I have every memory of including them. It was frustrating, after going through the effort to get paper copies, only to be told that the bank statements didn't arrive with the application.

What's even more frustrating is that I have since come to learn that requiring bank statements in financial assistance applications is not even allowed under Oregon law.

But not knowing that, my assistance application was denied. I was quickly sent to collections, and then sued in court. Being sued was overwhelming with everything else that was going on. My understanding was that they could empty my bank account and garnish my wages if I had had a job, which I did not at that time. They could take whatever money whenever they wanted.

But another concern was that I was losing my housing at that point in time, and I knew that having a judgment against me would make finding a new place so much harder. This medical bill was just one more added stress into an already stressful situation.

I responded to the summons and filed to contest the case and enter mediation. I was then served paperwork again. I couldn't understand why I was getting served again, since I had already filed paperwork with the courts to contest the case. They were going to make me pay for the second service, but I showed my records to the mediator. As it was, I had to pay court fees of over hundred dollars to participate in that mediation process, and for that first serving.

It was in the mediation process that the debt collector agreed to a payment plan of \$25/month for the first year, and the \$75/month from then on. The person setting up the plan told me, "At \$25/month you'll be dead before it's paid off." This was difficult to hear, as it is nearly impossible for me to pay anything at all every month.

At that point I was losing my housing. I made them aware in mediation that I was losing my housing and was going to be homeless. It did not seem to sway them at all. I needed every penny to survive, to find other housing which was impossible because of how high rents were, or just to eat, put gas in the car, pay bills, etc. I began living out of my car shortly after.

While \$25/month may not seem like a lot to some people, when living in a car every little bit helps.

Late last summer I connected with SEIU and learned more about hospital financial assistance laws in Oregon. With their help, I wrote a letter to Asante telling them about my situation, about how I was living out of my car, how I do not have a printer, and how it is hard to be ill. I was so sick that I could no longer work. It is hard to go through physically, mentally and financially hard times and still keep up with the hospital's requests. I requested Asante grant the assistance without making me complete their long application form.

In late February I got a check in the mail for \$25 from Asante. (With the help of a friend I keep a mailing address in Wilderville.) It oddly said that "insurance paid more than expected" and had a phone number, but no other information. I called the number. They told me to rip up the check, but that my debt was forgiven and I no longer owed any money. I was overjoyed.

I am thankful to have that debt behind me. But I wish the Asante financial assistance program had been as easy to apply for. I wish that all hospitals would follow the law, and prevent people from going into debt and causing so much stress for them – especially when we are telling them that we can't afford to pay our bills.

Thank you for reading this,

Tina Martin