

Hospital Accountability Project Success Stories

Shekeli's Story

Earlier this year, HAP held a community meeting at the John H. Boner Center. During the meeting, Shekeli was gracious enough to share her experience. She had recently gone to the Boner Center looking for ways to get rid of her debt and was given a brochure about HAP for her hospital bills. She immediately contacted Community Health and asked for an application for financial assistance. She couldn't stress enough that it certainly isn't easy to engage and go through the process, but if you're willing to work with the hospital, they'll work with you. Shekeli was never given any information from the hospital about available help. Her awareness of financial assistance programs through the HAP brochure equipped her to ask the right questions and initiate the process. Her new found knowledge and her persistence left her with years of debt completely written off.

Angela's Story

Angela, a social worker at the Children's Bureau, attended the same meeting and shares her story in her own words:

"I had called Westview hospital for assistance prior to taking the training and they told me that I was not eligible due to the type of services that I received. I had blood work done and was told that they only offered assistance with emergency services. After the community meeting I called and used the term "charity care" and was connected to the correct person. After speaking to her she determined that the type of services I received was coded in a way that I was eligible to apply. She told me that they typically only went back 3 months but to apply anyway. After completing the application, I was approved for 100% of that bill and for 100% for the next 60 days of services!! I had been paying 20 dollars per month on the bill and it was still around \$700.00. I was also able to get my dental bill paid. I had paid my portion of the co-payment and did not receive a bill until a year later. After attending the meeting, I called again and used some of the terminology that I had learned during the meeting and discussed that since they were part of the hospital, I knew it could be written off. Finally, I got a call that the entire bill of \$625 would be written off! The meeting was definitely beneficial to me as well as some of my clients."

Mel's Story

Mel is a young professional, recently graduated college, working at a non-profit, and like so many of us, underinsured. She ended up at St. Francis hospital due to an unfortunate accident and couldn't imagine how she was going to pay for the bills. Fortunately, she found out about HAP through work connections and with help from HAP staff began the financial assistance application process with St. Francis. She later shared a concern stating, "The anxiety of trying to apply for financial aid and then getting a collection call two days later is overwhelming!" This prompted her to file a complaint with the Attorney General for her account not being placed on hold while processing her application. St. Francis awarded Mel partial assistance by cutting her original bill in half and setting up an affordable payment plan. Mel was also notified that all accounts with a financial assistance application are now placed on hold during the review process.

Charlie's Story

In April of 2010, Charlie underwent two surgeries at St. Francis and the bills started coming in a month later. After calling the hospital to discuss his inability to pay, he was sent a financial assistance application and dutifully sent in the correct documentation along with the application. Charlie didn't hear from St. Francis until three months later with a bill stamped final notice for payment without any mention of his eligibility for charity care. The billings office never discussed the possibility of any help and Charlie's wife set up a monthly payment plan of \$226. The arrangement was upheld until ill health in January 2011 forced Charlie to retire and their modest income plunged. In April, Charlie attended a Hospital Accountability Project (HAP) community meeting where he learned about his rights as a medical consumer and felt better equipped to know what to ask for. He called the hospital that week to ask for information on charity care. Charlie was pressured to set up another payment plan, but remained persistent. After months of jumping through hoops, talking to representative after representative, and being asked for payment, He finally received the application and sent it back in. With the prompting of staff at HAP and the help of a financial coach at a community center, Charlie filed a complaint with the Attorney General's office for the way he was treated. Through the mediation of the Attorney General's office, Charlie was given financial assistance and was refunded \$1500 from St. Francis for earlier payments made.