

Written Testimony as Prepared for Delivery in Support of **HB1198: Health-care Billing Requirements for Indigent Patients** by Jacy Montoya Price, Advocacy Director, Colorado Children's Campaign and Co-Convener, Raise Colorado coalition

House Health and Insurance Committee

April 21, 2021

1:30PM

[Virtual Testimony](#)

- Thank you, Chair Lontine and members of the committee.
- My name is Jacy Montoya Price and I'm Advocacy Director at the Colorado Children's Campaign, where we fight for every chance for *every* child. I also co-convene the Raise Colorado coalition, which advocates for the health and wellbeing of pregnant people, infants, toddlers, and their families.
- I am here in strong support of this bill and with appreciation to Representative Jodeh for bringing it forward.
- This bill will reduce harm against the most marginalized and under-resourced communities in Colorado.
- HB21-1198 will prevent overcharging of low-income patients, ensure hospitals screen patients for assistance, prohibit collection actions unless hospital providers take steps to protect patients, and ensure all patients have access to information about their rights in their primary language.
- Medical bills are the most common cause of unpaid bills sent to collection agencies. 15 percent of all Coloradans and 1 in 4 Coloradans from communities of color are struggling with medical debt in collections.
- The disproportionate debt burden experienced by communities of color is the result of racist policies and practices that have concentrated financial distress and higher uninsured rates in Black and Brown communities. That debt burden further restricts communities of color from fully participating in Colorado's economy.
- This is also a kids' issue. Pregnancy and childbirth are among the most costly hospital-based health services, according to an analysis of hospitals charges conducted by the Agency for Healthcare Research and Quality.

- Families with lower incomes or who are uninsured are more likely to use the emergency room for postpartum care and report that they are very worried about paying their medical bills. <sup>1, 2</sup>
- No child should come into this world a source of crushing medical debt for their family and no Coloradan should suffer financial ruin because they or a loved one received critical health care. HB21-1198 will help break the cycle of debt-driven poverty while helping Colorado's economic recovery.

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<sup>1</sup> Deborah B. Ehrenthal, Katie Gelinas, David A. Paul, Abiy Agiro, Cynthia Denmark, Anthony J. BrazenIII, Michael Pollack, and Matthew K. Hoffman .Journal of Women's Health. Sep 2017.984-991.<http://doi.org/10.1089/jwh.2016.6180>

<sup>2</sup> McMorrow, Stacey; Dubay, Lisa; Kenney, Genevieve M.; Johnston, Emily M.; and Alvarez Caraveo, Clara. "Uninsured New Mothers' Health and Health Care Challenges Highlight the Benefits of Increasing Postpartum Medicaid Coverage," May 2020. <https://www.urban.org/sites/default/files/publication/102296/uninsured-new-mothers-health-and-health-care-challenges-highlight-the-benefits-of-increasing-postpartum-medicaid-coverage.pdf>