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## Help is available for patients struggling with medical bills

BY DAWN SAGARIO • DSAGARIO@DMREG.COM • JANUARY 21, 2009



Community Health advisers Adriene Buchanan, left, Anna Dianas, center, and Lena Hoang talk Friday at the Neighborhood Health Initiative office in Des Moines. The three women help people facing challenges involving the health care system.

People in Polk County and central Iowa who are struggling under the burden of medical debt can receive help through a free service being offered by the Neighborhood Health Initiative.

Last spring, the group's community health advisers, along with others from various community groups and hospitals including Iowa Health - Des Moines and Mercy Medical Center, received special training so they could assist individuals and families in resolving their medical debt.

The Neighborhood Health Initiative, which is sponsored by Iowa Health - Des Moines, assists individuals in navigating the health care system. It also provides health education to those who face challenges in getting adequate medical care, said Chris McCarthy, community health project manager for Iowa Health - Des Moines.

The medical debt resolution program is designed to help folks who have existing bills and who are dealing with some economic pressures and difficulties, McCarthy said. "It's not just about erasing payments, erasing debt or moving things to charity care," he said. "It's about moving people to economic self-sufficiency by helping them get a handle on their debts."

National statistics show that medical debt is a growing problem among Americans. In 2007, 28 percent of adults said they were paying off medical debt, up from 21 percent in 2005, according to an August 2008 report from the Commonwealth Fund.

The community health advisers with the Neighborhood Health Initiative - Adriene Buchanan, Lena Hoang, Boursy Quang and Anna Dianas - said that in these tough economic times, they have seen a rise in the number of people asking for their assistance. They have seen debts ranging from hundreds of dollars to as much as \$100,000.

Since first offering the service, about 50 people have come in for assistance, and nearly 30 have had their debt resolved, equaling more than \$300,000, Quang said.

Individuals must sign a medical release form, permitting the adviser to become a liaison with the patient and the organization to which the debt is owed, she said. People provide information including their medical bills, insurance and income information and credit report.

Advisers work on behalf of the individual to negotiate with hospitals, clinics or whomever the debt is owed to clear the debt. Sometimes it's a matter of educating patients, advisers say, helping them better understand their insurance coverage or getting them signed up for assistance they did not know they qualified for, such as Medicare or Medicaid.

Advisers also can help negotiate a payment plan for the individual, get the amount of the debt lowered or see if the patient qualifies for charity care through the hospital.

The language barrier is a huge factor, said Hoang, who works mainly with the Asian population. For example, many of her clients will go for doctor visits or to the hospital and are unaware that they can apply for financial assistance to pay for those costs.

"They come to me, frustrated and afraid that they won't be able to go to the doctor again because of their bills," Hoang said.

Quang said in situations where individuals cannot make any payments, they can apply for charity care through the hospital, as a last resort. If they qualify, the debt can be waived.

"A lot of people being are being garnished for these bills, and they think, 'What can I do?'" said Dianas. "They think they can't do anything else. I sincerely do believe that having an advocate ... is real different than dealing with the problem yourself. A lot of people don't realize that medical debt can hurt your credit."

Medical debt on a credit report can significantly impact a person or family's ability to secure credit for things such as a house or car, said Andrew P. Cohen, medical debt resolution program manager with the Access Project. The group is a national research and health care advocacy organization in Boston that provided the medical debt resolution training in Des Moines to the advisers at the Neighborhood Health Initiative and others.

"Removing medical debt really does help families be more financially stable and financially secure," Cohen said.

Paul Turner, organizer for A Mid-Iowa Organizing Strategy, a religious coalition, said the training was valuable in getting local hospitals, the Neighborhood Health Initiative and other community groups on the same page in assisting patients who need financial assistance.

AMOS and Making Connections Des Moines were responsible for bringing the training to Des Moines, Turner said.

In 2005, AMOS successfully lobbied Mercy Medical Center and Iowa Health - Des Moines to offer more financial assistance to the uninsured and people with low incomes.

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## Get help

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For more about medical debt resolution services at the Neighborhood Health Initiative, call (515) 309-4797. Help is available in Spanish, Vietnamese, Laotian and Tai Dam.