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Paying for Health Care When You're Uninsured: How Much Support Does the Safety Net Offer?

The following quotes are respondents' verbatim comments from the Community Access Monitoring Survey (CAMS) administered between May and August of 2000

Uninsured people often find it very difficult to pay for needed health care:

- “Very difficult to pay - so many different bills - hard to decide who to pay first - send a little to each one - so they don't hound me about it.”
- “It is difficult but you pay what you can, then the bills start stacking up and you still send what you can.”
- “It took me a year to pay off one bill.”
- “I owe a lot and the bills keep coming.”
- “I owe around \$25,000 and I don't know how to pay.”
- “I wrote a bad check to get the medication.”
- “I owe \$20,000 dollars to the hospital and because I didn't pay the bill, they would call my home so I could pay \$500 a month, but I can't. I have four children. I was willing to pay \$1,000 but they didn't want it.”

Financial barriers limit uninsured patients' access to health care:

- “I had to stop with the treatments because I owe a lot of money and I want to pay my debt first.”
- “I can't get my medicine, so I'll go blind.”
- “I still owe the operation on my breast and I don't visit the clinic because I am afraid that I won't be able to pay.”
- “I'd rather not go there because I owe, because I am scared of another debt.”
- “I feel sick all the time, but because I owe a lot, I don't go.”
- “I am ashamed to take my kids to the physician because I think he knows I owe \$35.”
- “I would say that if I had insurance, I wouldn't hesitate to use them, but since I'm heavily in debt, I won't be seeking care. I need to have my wrist re-broken to fix, but since I can't afford it I will not get it done.”
- “The ambulance picked me up on one occasion, but did not take me to this hospital because I owed. They took me to another hospital.”
- “I need to get my back checked, but because I owe them money I am reluctant to go.”
- “They sent me a letter that their services were terminated until I paid my debt.”
- “It is too worrying when you need treatment and have to worry about whether you can afford it. You leave it to the last minute before going and that is not good, as then it's likely to cost me.”
- “Because I owe money, I am reluctant to go to the hospital. I am embarrassed by my old bill. The office staff makes you feel uncomfortable about the bill. So I pray I never have a dire emergency.”
- “They were going to operate on me but they couldn't because of my debt.”
- “I am scared to go back because I owe a lot.”
- “Yes, I owed a \$29 bill here and because I couldn't get it paid right away they wrote me a letter and said they would refuse me any services unless I paid this bill promptly.”
- “They might not help me because I still owe money and I have not paid.”

Many people don't get information about financial assistance programs:

- “I would like the hospital to make the help office, the one that helps you pay the bill, more accessible to the people. Because I have a lot of bills that could have been paid, had they told me about that office sooner. Instead, my bills are now in a collector's office when I qualified for financial assistance, because they did not give me the necessary information so that I could seek help.”
- “They didn't ask if I needed help paying the bill until the 90-day period, or until they call for collection.”
- “At different visits, outstanding debts are always an issue first, before receiving any treatment or healthcare. A program should be available to work out outstanding debts.”

Medical bills are often sent to collection agencies:

- “My biggest complaint about the hospital is their billing. We were paying what we could afford each month faithfully, which was \$50 to \$75. But the hospital told us that if we could not pay the whole bill in six months that we'd be turned over to a collection agency. That will ruin our credit! And it's not like we've not been paying, but we have \$16,000 of medical bills we are paying for. We pay a little on each and I feel that they should be more empathetic to that.”
- “They sent me to a collection agency, but I don't have any money to pay with. Just thinking about going back to that hospital makes me sick.”
- “They turned some bills over to a collection agency after only 30 days. Senior Services was able to back-date and helped me get Medicaid. The hospital would not take the bills back. They told me to call collection. They refused to work with Medicaid.”
- “They need to stop contacting the credit bureau when you can't pay -- especially for homeless people. They ought to set up some kind of payment through the hospital instead of the credit bureau.”
- “They harass the hell out of people if they can't pay within 90 days.”
- “They just billed me and threatened to turn me over to collections.”
- “They were harassing me about those bills. They already threatened to send it to my credit people for \$39!”
- “I was taken to a collection agency. I'm still paying.”
- “I was forced to sign a promissory note. I felt it was necessary so my daughter could get treatment. I've been served papers for collection”.
- “This has been a real hardship. The hospital says \$25 a month and you receive a bill from two other contractors who require \$25 a month and that's \$75 a month and you are taken to collection.”
- “They take care of you because they have to, then they make you sign a paper, which you do because you're in pain. Then they send you to collection.”
- “I spoke to the collector and he told me to pay \$20 a month. I owe \$7,000 and I have four kids. They took me to court.”

Medical bills often lead to other serious financial repercussions:

- “The first thing they asked me was if I had any land or properties to pay with because I didn't qualify for Medicaid or medical insurance.”
- “The medical debt has caused us to get a bad credit rating and we won't be able to buy a home.”
- “The unpaid bills are sent to collection, then they attach the bank accounts. I borrowed \$1,000 to pay the bill off.”
- “I don't owe because they told me that if I didn't pay I would go to jail. All my friends helped me.”
- “I'm going to be filing for bankruptcy so that I can be relieved of my debt to the hospital. I told them that I was living in a shelter and I couldn't pay. They didn't give me any numbers to call or anything.”
- “I haven't worked since I had open-heart surgery. I just filed for bankruptcy.”
- “I know of people who have had wages garnished due to medical bills, who could not afford to lose their income. I am concerned that the same may happen to me due to my current bills owed the hospital and doctors I have to see.”