Dear Legislator,

The undersigned organizations represent the full diversity of New York’s healthcare consumers—children, seniors, students, immigrants, women, people of color, people who are lesbian, gay, bisexual, transgender, people with disabilities, parents, and people of all incomes. We strongly urge you to sponsor the Patient Medical Debt Protection Act (S06757/A08639) to relieve patients of the unfair burden of medical debt in New York.

Increasingly, New Yorkers are falling victim to crushing medical debt and aggressive collection practices. Healthcare prices are skyrocketing at a faster pace than inflation—especially inpatient prices, which grew twice as much in New York (32%) as nationally (16%).¹ New Yorkers’ wages and benefits cannot keep up. Desperate to control costs, both employers and consumers are buying high deductible plans, further shifting the costs of healthcare to consumers who cannot afford it. To make matters worse, patients are bombarded with confusing and conflicting bills.

As a result, more than a third of New Yorkers struggle with their medical bills: a 2019 poll found that 16 percent of New York adults surveyed had to take out loans or racked up credit card debt to pay for medical care, 15 percent had used up all or most of their savings, and 12 percent had been put into collections.² In another consumer survey, one-third of respondents said they had paid bills they did not owe.³ The reasons they gave for paying bills they might not owe included: the bills were too confusing, they did not think they could win against providers, and they were afraid not paying would ruin their credit score. Consumers are increasingly frustrated with medical stakeholders—holding hospitals, insurance carriers and pharmaceutical companies responsible for out-of-control costs.⁴

We all represent New York’s patients and hear their medical debt stories. We ask you to sponsor the Patient Medical Debt Protection Act (S06757/A08639) which would:

- Require hospitals to issue one consolidated, itemized bill for all the fees incurred during a single visit, written in plain language, delivered within seven days.
- Reduce the statute of limitations for medical bills from six years to two years and reduce the maximum interest rate from 9% to 3%.
- Hold patients harmless for surprise bills that result from provider and plan misinformation.
- Ban facility fees that are unreimbursed by insurance and hold patients harmless for the payment of these fees.
- Mandate the use of a uniform hospital financial aid form for uninsured patients.
- Standardize patient financial liability waiver forms.
- Require hospitals to allow insurance carriers to report cost data to the state and allow patients to easily compare prices on common procedures.

Thank you for your support and work to protect patients from unfair medical debt.

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2 Altarum Healthcare Value Hub, “New Yorkers Struggle to Afford High Healthcare Costs; Support a Range of Government Solutions Across Party Lines,” Data Brief No. 37, March 2019,
3 Penelope Wang, “Sick of Confusing Medical Bills?” Consumer Reports, August 1, 2018,
4 Altarum Healthcare Value Hub, “New Yorkers Struggle to Afford High Healthcare Costs; Support a Range of Government Solutions Across Party Lines,” Data Brief No. 37, March 2019,