



Your Rights Under the Fair Patient Billing Act

The world of health care and health care coverage is complicated and often overwhelming. The Attorney General's Health Care Bureau operates a toll-free helpline that allows consumers to ask questions, file complaints, or request assistance in resolving specific problems with insurance companies and health care providers. Each year, Health Care Bureau staff mediate thousands of complaints and save consumers millions of dollars. In this month's column, Attorney General Madigan explains some of your rights under the Illinois Fair Patient Billing Act.

Q. Some time ago, my wife was hospitalized for about a week. While the resulting hospital bill was substantial, we were able to pay off most of the balance immediately, with assistance from our insurance. Unfortunately, we still owe a fairly large sum and cannot afford to pay it off all at once. We'd like to pay down the bill in monthly installments, but the hospital is resistant to this idea. The last time we spoke with the hospital, they threatened to send our account to a collection agency. What can we do to fix this?

A. Based on what you've told me, it appears you may be able to resolve this problem by exercising your rights under the Illinois Fair Patient Billing Act. This law, which went into effect in 2007, is designed to protect health care consumers from unfair billing practices and abusive collection tactics.

Under the Fair Patient Billing Act, all Illinois hospitals are required (among other things) to notify patients of the availability of financial assistance, provide detailed billing information, and follow a specific protocol prior to submitting patients to collection actions.

The Act has a specific provision concerning insured patients, such as your wife, who may have a difficult time paying their out-of-pocket share of a bill in one lump sum. According to the Act, a hospital may not refer a bill for collections without first offering an insured patient the opportunity to request a reasonable payment plan for the amount personally owed by the patient. A "reasonable payment plan," according to the Act, is one that takes into account the patient's available income and assets, the amount owed, and any prior payments the patient has made.

Without reviewing all the facts of your complaint, it's impossible to determine whether the hospital has met its legal obligation to offer you the opportunity to request a reasonable payment plan. What is clear, however, is that you've reached an impasse in your efforts to handle this problem on your own. For assistance in resolving this billing dispute, and to ensure that the hospital is meeting its obligations under the Fair Patient Billing Act, I urge you to call my office's **Health Care Helpline at 1-877-305-5145**.

Health Care Helpline
1-877-305-5145

Individuals with hearing or speech disabilities can reach us by using the 7-1-1 relay service.

www.IllinoisAttorneyGeneral.gov