



Champaign County Health Care Consumers

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Grassroots organizing for health care justice since 1977.

Community Recommendations for Changes to Clinics' Policies and Practices

The Champaign County Health Care Consumers (CCHCC), in collaboration with local consumers affected by the health care access crisis, and concerned community members, have developed a set of recommendations for changes to Carle Clinic and Christie Clinic's policies and practices. Enactment of these recommendations would result in ending the local crisis in access to health care for tens of thousands of Champaign County residents.

Currently, both major physician clinics in Champaign County have policies that limit or deny appointments and services to uninsured patients, patients with Medicaid insurance, and patients who may be insured but have medical debt, and as a result, these patients have virtually nowhere to turn for health care services.

Below is a list of recommendations that the Clinics could enact immediately. These recommendations fall into several broad areas:

- 1) Guarantee access to care.
- 2) Provide fair and discounted pricing for services.
- 3) Allow reasonable payment arrangements.
- 4) Cease harmful and coercive legal, financial and credit practices.
- 5) Treat all patients and community with fairness and respect.

1. Guarantee Access to Care

- Cease practice of denying or limiting services to people because of type of insurance or because of outstanding medical debt.
- Guarantee access to people with Medicaid insurance, uninsured people, and people with medical debt.

2. Provide Fair and Discounted Pricing for Services

- Implement fair pricing policies that charge uninsured patients the same discounted prices that are charged to major health insurers and managed care plans.
- Provide sliding scale discounts for low-income consumers.
- Do not charge or attempt to collect on prices that exceed "usual and customary charges" set by insurance companies.
- Honor hospitals' financial assistance programs and apply discounts to patient bills that result from hospitalization or hospital-based services.

3. Allow reasonable payment arrangements

- Work with consumers to make reasonable payment agreements that are affordable to the consumers, and realistic.
- Cease the practice of demanding large lump sum payments from patients prior to appointments or procedures.

4. Cease harmful and coercive legal, financial and credit practices

- Cease initiation of legal action for non-payment, or payment deemed "non-adequate" for medical debt against any patient who is unemployed or otherwise without significant income, or works in good faith to pay what they can afford on a regular basis.
- Do not attempt to collect from consumers on medical bills that are in dispute between health plans or other insurance companies and the health care provider. During the dispute, hold patient responsible only for co-payments.
- Cease practice of reporting medical debt to credit bureaus.
- Do not coerce or induce patients to pay with credit cards, bank loans, or high-interest predatory financing services such as CareCredit.
- If charging interest, charge reasonable fees, not high interest rates.

5. Treat all patients and community with fairness and respect

- Recognize ethical obligations to serve the entire community.
- Recognize that all community members are tax-payers who help subsidize the health care system and physicians' educations, including low-income consumers and consumers with Medicaid insurance.
- Treat all patients with fairness and respect, regardless of their ability to pay or insurance status.
- Ensure that Patient Accounts Department staff treat patients with fairness, dignity and respect.
- Make financial and collections policies public.

For more information, or to get involved with the Access to Health Care Task Force, please contact:

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