House reins in hospital bills for uninsured

by Bend_Weekly_News_Sources

The Oregon House of Representatives on Saturday approved a measure to rein in the high cost of health care for low- and middle-income Oregonians without health insurance. The bill, HB 3088, will require hospitals to charge their uninsured patients the same amount for care as they charge those patients who are covered by insurance.

â€œNo one chooses to go uninsured,â€• said House Speaker Jeff Merkley (D-Portland). â€œBut if you lose your job, and then lose your health insurance, a minor medical emergency can turn into a major financial catastrophe.â€•

Hospital prices routinely exceed the actual cost of providing services to uninsured patients. In Oregon, the average â€œsticker priceâ€• charged by hospitals for providing services is twice the actual cost. Because health insurers can negotiate lower prices, that leaves the highest medical bills to those who can least afford them.

â€œIt makes no sense to charge the most to those who can least afford it,â€• Merkley said.

Nearly one in every six Oregonians has no health insurance. Without regular medical care, those patients often wait until a problem is too painful or difficult to bear, and then seek care at a hospital emergency room. And for uninsured patients, catastrophic medical conditions are the leading cause of bankruptcy in the United States.

â€œOregonians should not fear going to the hospital because it might bankrupt them,â€• Merkley said. â€œThis ensures hospital charges are the same for uninsured patients as they are for those with Medicare and private insurance. This is about standing up for the little guy.â€•

House Bill 3088 was approved on a party-line vote, 31-26. It proceeds now to the Senate for consideration. The House and Senate are scheduled for final adjournment on June 29th.

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