

THE DOWNWARD SPIRAL OF MEDICAL DEBT

Medical debt can happen to anyone at any time, and has adversely affected the credit reports of 43 million Americans.

What is medical debt?

MEDICAL DEBT – The outstanding balance of medical bills, either resulting from an unpredictable and expensive one-time medical emergency or ongoing treatment for a chronic medical condition.

Medical debt in New Jersey:

- One in four New Jerseyans said healthcare costs caused a serious problem in their financial situation.

A 2016 HPAE survey of healthcare professionals found:

- One in five said medical expenses created their financial hardship, and nearly the same number of respondents have difficulty paying medical bills.



Sources: NPR/RWJ Foundation/Harvard T.H. Chan School of Public Health survey report.

In 2017, as HPAE locals bargain for new contracts,
we are demanding **ECONOMIC SECURITY** for all healthcare workers.

REDUCING MEDICAL DEBT NEEDS TO BE A PRIORITY FOR ALL NEW HPAE CONTRACTS

A Personal Story

Liz fell ill and quickly went to the Emergency Department. The staff realized she was showing signs of a brain aneurysm and immediately transferred her to another hospital nearby where she was put into a medically induced coma and had emergency neurosurgery. After being stabilized Liz was transferred to a rehabilitation center.

Unable to make decisions about her providers during initial treatment, Liz has fought \$500,000 in hospital and physician bills for out-of-network services.

“After working in a hospital for so many years, never did I think I would face exorbitant medical bills. Paying off these bills is impossible so I continue to fight them, which is a stress that no patient should have to struggle with after facing a life threatening emergency.”

Solutions for Change

Education – Provide resources to patients and consumers so they can stay out of debt and protect their economic security.

Collective Bargaining – Bargain for better hospital billing practices in contract negotiations for healthcare workers and our communities.

Legislation – Work with community partners to develop a legislative agenda that eliminates abusive billing practices like surprise medical billing.

Accountability – Challenge the companies, collection agencies and providers who are profiting from patients' medical debt.



Share your medical debt story and stand together to demand economic security at www.hpae.org/medicaldebttnightmare



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