

HPAE Convention 2016 Resolution # 3

Challenging Corporate Policies and Practices Leading to Medical Debt

WHEREAS, medical debt is a serious problem facing 43 million Americans, often leading to credit card debt, loan defaults and home foreclosures; and

WHEREAS, surprise medical bills, high deductible insurance plans, large out-of-pocket costs and narrow insurance networks all contribute to medical debt; and

WHEREAS, New Jersey has some of the highest-cost hospitals in the country and New Jersey employer-based health insurance premiums are the second highest in the U.S.; and

WHEREAS, the corporatization of health care and mergers among hospitals and health insurance companies are further increasing costs on consumers while the health systems and insurance industries reap record profits; and

WHEREAS, HPAE members, our communities, and our patients are facing medical debt due to the billing practices and insurance coverage of our own hospitals; and

WHEREAS, health care providers and hospitals report this debt to credit agencies and often sell the debt to collection agencies; and

WHEREAS, HPAE is partnering with NJ Communities United and AFT in advocating against abusive medical billing practices and the predatory practices of debt collection agencies.

THEREFORE, be it

REOLVED, that HPAE work to expose the high costs of healthcare services and the business practices which are responsible for the rising costs of healthcare; and

REOLVED, that HPAE locals fight for contract language to protect our members and the community from surprise medical bills and for transparency and fair practices by our employers; and

REOLVED, that HPAE work with community partners to advocate for fair billing practices by all of our hospitals;

REOLVED, that HPAE advocate for policies and laws that improve oversight of the health care industry, limit out-of-network billing practices and surprise billing by hospitals and health providers; and

REOLVED, that HPAE work with AFT to advocate for national policies which restrict these same practices; and develop educational resources and tools for patients who are victims of surprise medical bills and debt collectors.

Submitted by HPAE Local 5185