

# CHARITY CARE IN WASHINGTON STATE

## A HEALTHCARE SAFETY NET IN NEED OF REPAIR

**All WA hospitals must provide free or discounted care to low-income patients**

**Many hospitals erect systemic barriers that deny access to deserving patients**

***Amireh v. NW Hospital:***  
**A class action to enforce the right to charity care**

### **Kamal Amireh**

Kamal Amireh is a 55 year old taxi driver who lives in Seattle. He is uninsured and his family income is below 200% FPL.

### **Illness strikes**

On Nov. 16, 2013, Mr. Amireh was experiencing vertigo. His son took him to NW Hospital's ER where they did tests and gave him fluids. He had an ear infection and was prescribed pills. He went home 2 hours later.

### **Access to Charity Care was denied**

Mr. Amireh was never screened by NW Hospital to determine his eligibility for Charity Care. Instead, NW Hospital sent his bill to collections and its collection agency sued him for \$3,502 plus \$409 in fees/interest. He was eligible for a 100% discount due to his low income.

After he was sued, he went to the hospital's billing department to resolve the issue. Contrary to the law, they told him it was too late for him to receive assistance because the collection agency had commenced legal action. His wages were garnished to pay the debt. This made it very difficult for Mr. Amireh to meet his family's basic needs.

### **Charity Care is a legal right but access is routinely denied**

- ◆ Patients with income at or below 100% of federal poverty level (FPL) have a right to free hospital care (RCW 70.170.060(5)) and patients between 100% and 200% of FPL have a right to discounted care
- ◆ Under 2016 guidelines, 100% of FPL is \$11,880/yr for an individual and \$24,300 for a family of four
- ◆ Hospitals have a duty to screen patients to determine if they qualify for Charity Care before any collection efforts (RCW 70.170.060(6))
- ◆ Hospitals must also make Charity Care information and application forms available to patients

### **Most patients who are eligible do not receive Charity Care**

- ◆ 522,000 (7.3%) of Washingtonians lack healthcare insurance and most of them would qualify for Charity Care
- ◆ Yet Charity Care accounts for only 1.8% of hospital charges as a percentage of revenues
- ◆ Instead of providing Charity Care, hospitals routinely send bills to collections and obtain judgments by default, leading to tens of millions in medical debt and exacerbating systemic poverty

**WA needs stronger oversight and enforcement of Charity Care laws**

### **CLS is engaging in a campaign to strengthen CC rights:**

- ⇒ **Litigation** to enforce existing statutes and requirements for hospitals to affirmatively identify patients' eligibility
- ⇒ **Policy reform** to increase access to Charity Care for eligible Washingtonians
- ⇒ **Research, education, and analysis** which can be accessed at [www.columbialegal.org/fair-access-to-hospital-care](http://www.columbialegal.org/fair-access-to-hospital-care)

### **For more information, contact:**

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