



# Protecting Patients Preserving Access

*Equitable Funding  
for Health Care Debt*

H. 8267  
S. 3088

Rep. Noret  
Sen. Dimitri

## The Issue

Many **patients struggle to afford health care**, especially those with chronic conditions or high-deductible health plans, as growing out-of-pocket costs for patients make care increasingly difficult to afford. When bills remain unpaid despite billing efforts, they are classified as bad debt—care already delivered for which providers receive no payment.

In Rhode Island, these unpaid amounts can **reach tens of millions of dollars annually**. As a result, resources are stretched thin, operational capacity can be strained, and hospitals are forced to make difficult decisions about staffing, services and patient care.

## What This Bill Does:

- **Reimburses providers for unpaid costs.**  
Insurers must pay at least 65% of unpaid co-pays, co-insurances, and deductibles \$250 or more after reasonable collection efforts.
- **Reduces medical debt and protects access to care.**  
When insurers share responsibility for large unpaid balances, it protects patient access to care and helps hospitals continue serving their communities.
- **Sets clear documentation rules.**  
Providers must show they tried to collect unpaid amounts, like calls or letters, before submitting for reimbursement.
- **Aligns with guidance from the Centers for Medicare & Medicaid Services.**  
The process follows federal standards used by Medicare, so all health care providers are subject to the same rules.

## Why It Matters

Protects access to care

Reduces administrative burden

Reduces medical debt for patients