

The Truth About The Idaho Patient Act

KEY FACTS

Idaho is already experiencing a doctor shortage –49th in the United States in doctors per person.

97.5% of medical debts are resolved without any involvement of the legal system.

This legislation would have catastrophic impact on the Idaho doctors and medical community by making it nearly impossible for them to bill patients and get paid timely. This legislation would make filling our doctor shortage impossible and particularly devastate rural areas of our state.

- This bill is primarily about billing practices and outside of changes to legal fees has nothing to do with debt collection.
- The bill would introduce huge new costs to doctors to remain compliant and any non-compliance even accidentally would subject doctors to fines and not collecting money they are rightfully owed.
- This bill requires the doctor to prove the patient actually received the bill or the doctor forfeits payment. There is no way to enforce debt recovery.
- Idaho already faces a major problem of doctor shortages, but these additional economic pressures will make it even worse.
- This bill denies a doctor the constitutional right to a jury trial if a doctor does not comply with burdensome regulatory billing practices.
- This bill denies a doctor the constitutional right to speedy access to the courts because this bill prevents a doctor from pursuing legal action for at least six months after the final bill even if the patient admits he owes the money and refuses to pay it!

Fact Check

Claim: Idaho law enables excessive attorney fees.

FALSE: A court decides every single award of attorney fees in Idaho, and current Idaho law mandates that the attorney fee be "reasonable."

Claim: Medical through the courts is a widespread problem.

FALSE: In fact ,97.5% of patients never find themselves sued over a medical debt.

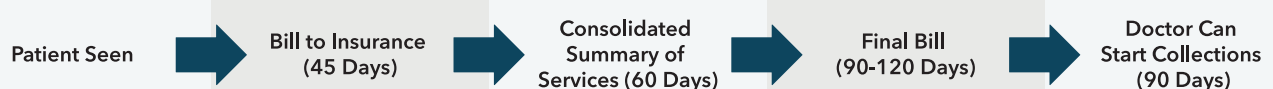
Claim: Patients currently do not receive proper notice about medical bills.

FALSE: Patients are sent not just the bill from the provider but also a longer Explanation of Benefits (EOB) from their medical insurer that details the charges.

Claim: Medical collections are currently unregulated and out of control.

FALSE: Debt collection is a highly regulated industry with extensive laws and regulations from the State of Idaho (Idaho Collection Agency Act, the Idaho Consumer Protection Act, the Idaho Department of Finance) and the federal government (the Fair Debt Collections Practices Act, the Fair Debt Credit Reporting Act, and the Consumer Financial Protection Bureau). All these laws, regulations, and agencies provide specific guidance to protect consumers and regulate the industry.

Delaying Payment Under This Bill



Under this bill, a doctor may have to wait a year or longer the doctor can even BEGIN to try to collect from a patient who refuses to pay the debt. This will result in significant financial strain to doctors and healthcare providers likely resulting in higher costs to patients and less doctors willing to practice in Idaho.