

# Crisis in the Shadows: Medical Debt in Illinois

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ICIRR, Legal Council for Health Justice, and Community Catalyst release a report, *Crisis in the Shadows: Medical Debt in Illinois*, that discusses who is impacted by medical debt in the U.S. and Illinois. Advocates propose hospital screening for hospital financial assistance and eligible public health insurance for uninsured patients as a solution to prevent medical debt. Read the full report at [www.icirr.org/ilmedicaldebt](http://www.icirr.org/ilmedicaldebt).

New research further confirms the growth of data showing the devastating impact of medical debt across the nation, with particular and disproportionate impact on low-income immigrant and Black populations. Many uninsured patients qualify for some form of financial assistance, but the responsibility falls on individual patients to be familiar with what they are eligible for and to navigate what is often a complex application process. If uninsured patients are proactively screened for healthcare coverage options and financial assistance options, many would likely qualify, protecting them from medical debt and, in many cases, providing healthcare entities with important reimbursement streams for care provided. Following the lead of other states, Illinois advocates are educating policymakers on the benefits of hospital screening as a solution to prevent medical debt for patients.

Protect Illinoisans from Unfair Medical Debt, HB 2719:

- Would require hospitals to screen uninsured patients for hospital financial assistance and eligibility for public health insurance.
- Would require hospitals to assist eligible uninsured patients in applying for hospital financial assistance and refer patients who are eligible for public health insurance to an organization who can assist with the process of applying for public health insurance benefits.

