

NEW HAVEN Advocate

Bills of Health

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Guess which hospital is suing its patients? (Hint: It's not Yale.)

By Betsy Yagla

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Patricia Gill rushed her 17-year-old daughter Gabrielle to the hospital. Gabrielle's period had lasted for nearly a month; she was weak and having terrible stomach pains. At the hospital, she received three blood transfusions and had to stay overnight.



Betsy Yagla photo

Saint Raphael sued Patricia Gill (left) for \$17,177.67.

"She almost died," says Gill.

When they checked out, Gill handed over her health insurance card. Gill, a mother of seven, had been paying into her employee-sponsored medical insurance for six years, and says she had the "family plan."

But in June, Gill was slapped with a lawsuit, demanding a payment of \$17,177.67 for her daughter's care.

Then she was hit with another \$1,900 lawsuit for a trip to the hospital when her own blood pressure was soaring.

Her insurance denied both claims.

Then the hospital asked Gill to pay up.

"I don't have thousands of dollars," Gill says. "I'm stuck and my God, what am I gonna do about this?"

Gill works at the Parking Authority of New Haven and earns about \$500 a week.

The lawsuits are adding stress to an already stressed household — Gill has two laid-off sons living at home. Gabrielle, now 19, wants to go to college. Gill is the only one paying the bills, including the \$1,000-a-month rent.

The hospital won the \$17,000 lawsuit in August and since then Gill's wages are being garnished by \$20 a week. She's also been asked to pay \$35 a week for the \$1,900 lawsuit. Gill says she'll have to choose between paying the heat and paying the hospital.

The most surprising thing about Gill's situation is which hospital sued her.

The Hospital of Saint Raphael is widely viewed as the more compassionate of New Haven's two hospitals (earlier this decade Yale-New Haven Hospital drew scorn for filing lawsuits and foreclosing on the homes of patients who couldn't pay their medical bills).

But Saint Raphael filed 11 similar lawsuits in 2007, more than 30 in 2008, and more than 20 so far this year.

Lawsuits have been filed to recoup as little as \$5,000 in a few cases, and up to \$120,000 in other cases.

In Small Claims Court — which handles lawsuits under \$5,000 — the hospital has filed about 200 cases since 2007.

Regardless of the sum, the outcomes are similar to Patricia Gill's: wages garnished, on average \$35 a week.

Most of the patients sued don't have insurance. People like Gill, whose insurance denied her claim, are in the minority. In those cases the unpaid bills – sometimes pages long – say "payment is no longer expected" from the insurance companies.

These lawsuits, says Kevin Lembo, the state's health care advocate, "shine a bright light on our present health insurance situation."

There's been an "increasing march towards more burden on the patient, with things like more high deductible [insurance] plans, so despite the fact people have insurance more and more people are finding themselves in these situations," Lembo says.

One of Lembo's jobs is to mediate between patients and insurance companies, and he asks that patients in these situations call him (866-466-4446).

Gill says she wishes the hospital had been more helpful or would have referred her to someone like Lembo.

"Now I'm afraid to go to the hospital or the doctor," she says. "I don't know if I can cover the bill, and I don't want to be sued again."

Saint Raphael – like most hospitals across the state – is going through its own economic hardship.

According to an August report by the state Office of Health Care Access on hospital financial stability, Saint Raphael has operated at a deficit since 2005 when it lost \$3 million; in 2008, that figure ballooned to \$17 million.

According to the report, the hospital consistently spends about \$4 million on "charity care," but the amount of unpaid hospital bills in 2008 was \$26 million.

Officials at Saint Raphael did not respond to several requests for comment, instead issuing a written statement:

"We continue our mission to provide high quality health care for all – including the poor and underserved – while extending our reach to surrounding communities. ... Our policies have not

changed in regard to collections in recent years, and the Hospital of Saint Raphael remains committed to the mission of its founders, the Sisters of Charity of Saint Elizabeth, especially in this time of economic hardship."
