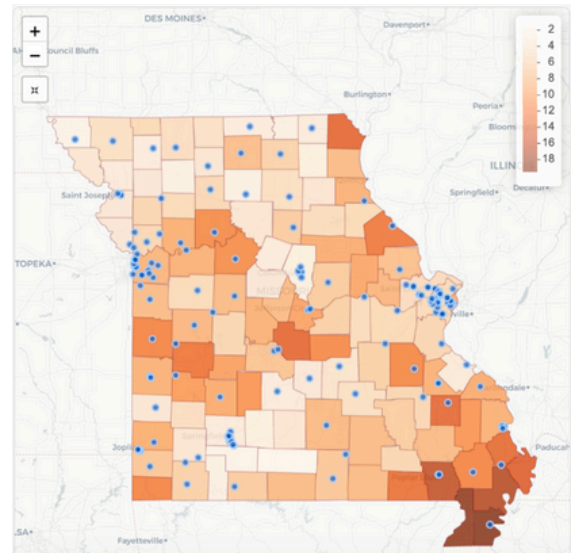


# Financial Assistance & Collections Policies at Missouri Hospitals

The Lown Institute analyzed the financial assistance and collections policies at **112 general hospitals** to understand how these policies may contribute to medical debt.



Read the **full report** and view data for all hospitals with our **interactive map!**



## Issues that put Missourians at risk of medical debt:

**Low awareness:** While 96% of general hospitals offer free or discounted care, only 24% of adults have received information from a provider.



**Narrow implementation:** Most hospitals (79%) offer discounted care above the state median income, but only 16% of Missouri adults have received this assistance.



**Inconsistent policies:** More than 40% of hospitals add additional restrictions on financial assistance. Thresholds for free and discounted care were not associated with county median income.



**Aggressive collections practices:** Most hospitals (57%) allow at least one extraordinary collection action. Missouri hospitals are less transparent compared to those in other states.



**Rural area disparities:** Rural public hospitals had especially low income thresholds for financial assistance and had lower rates of transparency, compared to urban hospitals.



## What Missouri can do to reduce medical debt:

**Improve requirements** for patient notification of financial assistance at hospitals.

Implement **patient screening** to ensure that all eligible patients get assistance. Require hospitals to use **universal applications**.

Create **minimum thresholds** for free and discounted care to improve consistency. **Regulate** the restrictions on assistance hospitals can implement.

**Restrict** damaging collection actions by requiring patient screening or prohibit entirely. Require hospitals be **transparent** about their allowed collection actions.

**Extend** existing financial assistance requirements to for-profit and public hospitals.