



## P R O B O N O P R O G R A M

### HEALTH CARE ACCESS PROJECT

The D.C. Bar Pro Bono Program's Health Care Access Project provides representation to low-income individuals whose health care is jeopardized either because of unmanageable medical debt or because they cannot obtain pre-approval for medical treatment or medication by their private insurer or public benefits program. Services through the Project have the potential to benefit not only the client/patient, but also the medical facilities involved and indeed, the general health care system.

Medical treatment, including hospitalization, is a significant contributing factor to personal debt. Medical debt is often described as "involuntary debt," because an individual usually has little or no control over the circumstances leading to the debt. Nevertheless, medical debt can be just as devastating to an individual's credit as any other form of indebtedness and poses obstacles to obtaining credit, housing, and employment. For employed individuals, wage garnishments used to enforce judgments in medical debt cases can turn a living wage into a poverty wage, jeopardizing the ability to pay for rent, utilities, food, and other essential items. In some cases, non-emergency medical services may be denied to individuals who owe unsatisfied medical debt or who are unable to pay in advance of receiving treatment.

Consumers face other barriers to accessing medical care. Many insurers require pre-approval for certain kinds of care. If pre-approval is refused, low-income patients may have no choice but to forego treatment. Just as resolving billing errors can be challenging for many consumers, so can the pre-approval process, especially for those suffering from major health issues. In many cases, an advocate can assist a patient by working with the health care provider and insurer to obtain the necessary approval for care or by appealing the denial and ensuring that covered services are provided.

Health Care Access Project volunteers employ both litigation and non-litigation strategies to resolve the debt or obtain pre-approval for treatment, including (i) representation in cases pending in D.C. Superior Court; (ii) working to obtain benefits to which the client is and/or was entitled under an insurance or public benefits program; (iii) working to reduce the debt due to unsubstantiated charges; (iv) negotiating a payment plan; (v) negotiating to obtain pre-approval for treatment; and/or (vi) utilizing insurance company appeal procedures when pre-approval is denied.

The Pro Bono Program offers a comprehensive support network and resources to ensure our volunteers provide high quality legal representation, including expert mentors and staff support, training manuals, sample pleadings, periodic training sessions and access to health care professionals and interpreters. This is a great opportunity for lawyers at all levels to contribute significantly to the well-being of those living in poverty. And most matters resolve comparatively quickly, with lawyers spending between 15 and 25 hours of their time on the client matter.

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