

Health & Financial Wealth

A Consumer Action *Virtual Convening*

Sept. 29 & 30, 2020 • 1:30-3 p.m. ET

[Click here to register.](#)



There are many connections between physical health and financial health, from inadequate health insurance to insufficient protections to prevent the consequences of deep medical debt. Ideas for addressing them abound—and we will closely examine some of them at our online Health and Financial Wealth sessions on Sept. 29 and 30. In a 90-minute online session each day, Consumer Action will bring together nonprofit and industry experts and community representatives to discuss critical topics like surprise medical billing, medical debt collection, telemedicine, and innovative solutions for access to healthcare for underrepresented consumers.

You can support the convening with your generous donation to Consumer Action on its 49th anniversary. ([Learn more about donating.](#)) Directly following the final session on the 30th, Consumer Action will present its 2020 Consumer Excellence Awards. Sponsors will receive invitations to the convening, as well as to the Consumer Excellence Awards ceremony.

Our collective failure to create effective policies to address health policy and financial inequity are now more pressing than ever. The COVID-19 virus has destabilized the lives of many underrepresented consumers and further disadvantaged many who fall victim to scams and false information about programs meant to help them. Consumer Action, through its multilingual hotline and extensive ties to community-based organizations, works tirelessly to alert consumers to their rights and avoid misinformation.

Agenda

Day One

Sept. 29, 1:30-3 p.m.

'Surprise' Medical Bills

The panel discussion will focus on the surprise medical bills received by insured individuals who thought they were accessing covered medical services. The unexpected bills most often result from “balance billing”—when insurance payments don’t cover the charges for out-of-network doctors and hospitals and the patient is held liable. Many states have some protections against surprise billing—but very few can actually protect patients who wander inadvertently into this trap. Topics will include: how the CARES Act prohibits surprise/balance billing; loopholes in consumer protections and how consumers can avoid balance billing and fight unfair charges.

Medical Debt Collection

The discussion will center on the prevalent (and growing) problem of aggressive medical debt collection and the thousands of lawsuits being launched by hospitals around the country

attempting to collect unpaid medical bills. Six in 10 bankruptcies have been linked to medical debt, and some patients even have been threatened with arrest over outstanding medical bills.

Coverage and Care: Innovative solutions

The discussion will include: Medicare Advantage programs that may offer additional coverage beyond that of original Medicare, such as dental, vision and hearing care, and transportation to medical providers; how newly uninsured and other uncovered consumers can access health care; tactics for low-income consumers to reduce medical debt; and tips for negotiating debt down to affordable levels.

Speakers and panelists will include representatives of Families USA, the National Consumer Law Center and the Better Medicare Alliance.

Day Two

Sept. 30, 1:30-3 p.m.

Telemedicine and Telehealth

COVID-19 has thrust the issue of remote health care into the limelight. Is it here to stay? What barriers might prevent widespread acceptance after the pandemic? Panelists will discuss the effectiveness of and access to virtual medicine and health care; who can and cannot benefit; models for providing virtual care; and when and if services are covered by health insurance.

Medical Data Protection

During the pandemic, surveys have found that consumers might be willing to share more health data in order to assist contact tracing and other public health initiatives. Panelists will discuss the privacy, security and minimization of health data; the conflict between public wellbeing and personal privacy rights; and the adequacy of federal health privacy law and state telemedicine laws.

Speakers and panelists will include representatives of Clover Health (a Medicare Advantage provider), the Mid-Atlantic Telehealth Resource Center, a health privacy expert from the World Privacy Forum, and a senior representative from a telehealth platform.

The highly respected television and radio consumer reporter Herb Weisbaum will provide a keynote address on Day 1 and moderate the panels on both days of the convening.

3-3:30 p.m.

Consumer Action's Consumer Excellence Awards

Following our last panel, we will honor this year's recipients of Consumer Action's Consumer Excellence Awards: **Pennsylvania Insurance Commissioner Jessica Altman; Families USA; and Kaiser Health News.**

[Click here to learn more about our 2020 honorees.](#)