

Debt Collection Advice

Inpatient charges and debt collection

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At the Irish Cancer Society, we've been campaigning to remove unfair inpatient charges of €80 that hospitals charge some patients during cancer treatments, like chemotherapy or radiotherapy.

Inpatient charges are paid by people without a medical card and private health insurance who need an overnight stay in a public hospital or receive treatments in day ward.

This affects cancer patients significantly because every time they need to go for treatment, they pay €80. This is up to a maximum of €800 for 10 visits in a consecutive twelve-month period.

As most courses of chemotherapy and radiotherapy need more than 10 visits, most patients will pay the maximum charge of €800.

It's also come to our attention that a number of patients who haven't yet paid their inpatient charges have had these charges referred to debt collection agencies.

We believe it's unacceptable that cancer patients are being subjected to high charges and unfair pursuit of their debt for basic treatment, while they have a number of other new expenses that arise as a result of treatment.

What happens if I don't pay these charges straight away?

Currently, under the HSE's financial regulations, if patients don't, or can't, pay the charges within 47 daysⁱ, their case can be referred by the hospital to debt collection agencies. This is a frightening prospect for many cancer patients at a vulnerable time in their lives, especially when they are contending with a number of personal, physical and financial challenges.

If I can't pay these charges, what can I do?

You should, as a first port of call, contact the finance manager, in patient accounts, at the hospital where you are receiving treatment to discuss these charges. If you don't know how to find this out, a medical social worker in the hospital may be able to assist in contacting them.

Alternatively, if you are having treatment at one of the 13 hospitals the Irish Cancer Society has Daffodil Centres, our trained cancer nurses and volunteers will be able to assist. To find out if there's a Daffodil Centre at your hospital visit www.cancer.ie.

You can also contact our Cancer Nurseline at 1800 200 700 to talk to cancer nurse.

In some cases of "excessive hardship", hospitals can waive inpatient charges. Unfortunately, there are no clear guidelines on this. We know that many finance managers can also agree payment plans with patients.

You should not ignore any bills, but try to engage with the hospital's finance manager and the medical social worker team.

What if I do receive debt collectors' letters?

We know from speaking with hospital staff and hospital medical social workers that often finance departments are willing to engage, even after your debt has been referred to a collection agency. So, if you haven't already spoken with a finance manager in your hospital, this should be your first action.

We have heard from patients that they have been subjected to multiple letters and automated phone calls from debt collection agencies, and this can be quite intimidating.

While agencies can pursue debt, they cannot make demands that are so frequent as to be judged to subject you or a member of your family to alarm, distress or humiliation, or which:

- Falsely represent that criminal proceedings will happen if you don't pay your debt
- Falsely represents that a debt collector is authorised in some official capacity to enforce payment
- Utters a document falsely represented to have an official characterⁱⁱ

If this more extreme behaviour does occur, you should report the matter to an Garda Síochána.

If you do not reach an arrangement with the finance department at your treating hospital, a Free Legal Advice Centre (www.flac.ie) can offer practical support in dealing with debt collectors, if an agency continues to pursue you.

Irish Cancer Society position

The Irish Cancer Society is very worried by the practice of agencies chasing patients for debt at a very difficult time physically, emotionally and financially. We believe inpatient charges for patients having basic anti-cancer therapy should stop. The HSE's use of debt collectors to pursue patients for this money is an unfair practice on top of an unfair charge.

The use of debt collectors to pursue cancer patients is an issue that we've highlighted over a number of years, and while inpatient charges exist, we are calling for an end to debt collectors' letters to patients. It is clear that use of debt collectors has increased significantly in recent years and we believe it needs to stop.

For more information contact our Cancer Information Service

Our Support Line Freephone 1800 200 700. Call our Support Line and speak to one of our cancer nurses for confidential advice, support and information. The Support Line is open Monday – Friday 9am – 5pm. You can also email us any time on supportline@irishcancer.ie; or visit our Online Community at www.cancer.ie

Our Daffodil Centres. Visit our Daffodil Centres, located in thirteen hospitals nationwide. The centers are staffed by cancer nurses and trained volunteers who provide confidential advice, support and information to anyone affected by cancer. For the opening hours and contact details of your nearest Daffodil Centre www.cancer.ie/support/daffodil-centres or email daffodilcentreinfo@irishcancer.ie

i <https://www.hse.ie/eng/staff/resources/financial%20regulations/nfr25.pdf>

ii http://www.citizensinformation.ie/en/money_and_tax/personal_finance/debt/debt_collection.html#I724df