

# MEDICAL DEBT POLICY SCORECARD



## OVERVIEW

The Medical Debt Policy Scorecard is an interactive website that scores and ranks the 50 states on their medical debt consumer protection policies and empowers policy advocates to leverage state and national medical debt policies to produce change. The Medical Debt Policy Scorecard aggregates policies across four policy goals for intervention at critical points along the medical debt journey:

1. Policies that reduce how often people incur medical debt
2. Policies that increase the ability of patients to resolve debt out of court
3. Policies that improve the openness, efficiency, and equity for people navigating medical debt court cases without a lawyer
4. Policies that reduce the negative consequences for debtors after court.

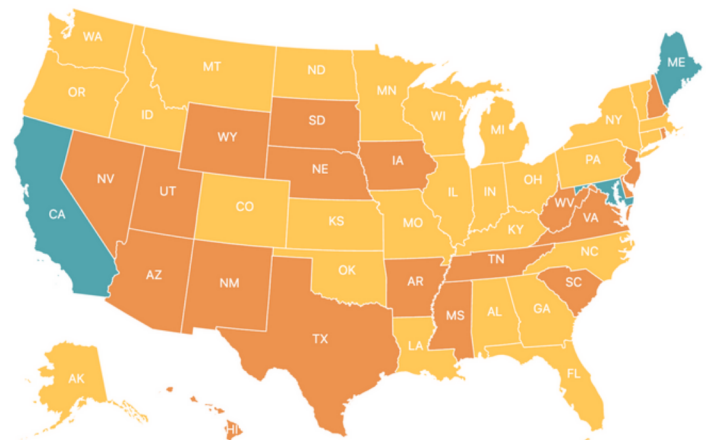


### Project Problem Statement:

Create an online tool that aggregates medical debt policies and empowers policy advocates to advocate for change within their jurisdiction.

Score

● Good (68-100 points) ● Weak (34-67 points) ● Poor (0-33 points)



CT DE MD MA NH NJ RI VT



## TOP SCORING STATES

- 1 Maryland (94.5/100 possible points)
- 2 California (73.125/100 possible points)
- 3 Maine (71.25/100 possible points)
- 4 New York (54/100 possible points)
- 5 Colorado (53/100 possible points)



## PROCESS

01

### Research

After conducting interviews to narrow a list of 30 potential policies to those that are priorities to further the four policy goals, the research team performed a 50-state survey of statutes, regulations, and constitutional provisions.

02

### Weighting & Scoring

The research team determined which policies were the most important to achieving each policy goal based on qualitative interviews conducted with subject matter experts. Policies that were more impactful to furthering a policy goal were weighted more than policies that were less impactful.

03

### Usability Testing

The research team conducted usability testing on a prototype of the Scorecard to ensure the website met advocate-user's needs and was easy to navigate. Results from this usability testing were shared with the web designers who translated the prototype design into the interactive website.

04

### Impact

Following the publication of the Scorecard, many states began to consider changes to their medical debt protections. The Scorecard ignited the conversation for policy change in Arizona, Kansas, Missouri, North Carolina, New Jersey, South Carolina, and Texas.



## HOW WERE STATES SCORED?

### SELECTED POLICIES WERE WEIGHTED WITHIN EACH GOAL TO PRODUCE A SUB-SCORE OUT OF 100 POINTS

Each policy goal was scored on selected policies that subject-matter experts identified as furthering that goal. Policies that were determined to be more important and more impactful by those experts were weighted to contribute more heavily to the policy goal sub-score than policies that were less important and less impactful.

1. Reduce how often debt is incurred: **9 policies worth 3-25 points each**
2. Increase ability to resolve debt out of court: **4 policies worth 20-36 points each**
3. Improve openness, efficiency, and equity: **3 policies, worth 20-60 points each**
4. Reduce negative effects after court: **5 policies, worth 12-42 points each**

### SCORING OF POLICIES:

Each state was assigned a multiplier for each selected policy based on whether it had enacted the policy fully, partially, or not at all.

- Policy **fully** implemented: 1x multiplier
- Policy **partially** implemented: 0.5x multiplier
- Policy **not** implemented: 0x multiplier

### CALCULATION OF OVERALL STATE SCORES OUT OF 100 POINTS:

Each of the four policy goals **equally contributed** 25% of the states' overall scores.  
State Score = 0.25 x Policy Goal 1 Score + 0.25 x Policy Goal 2 Score + 0.25 x Policy Goal 3 Score + 0.25 x Policy Goal 4 Score

#### Example: Maryland

Policy Goal 1 Score: 90 x 0.25 = 22.5 points  
 Policy Goal 2 Score: 100 x 0.25 = 25 points  
 Policy Goal 3 Score: 100 x 0.25 = 25 points  
 Policy Goal 4 Score: 88 x 0.25 = 22 points  
 Overall Score: 94.5/100 points