

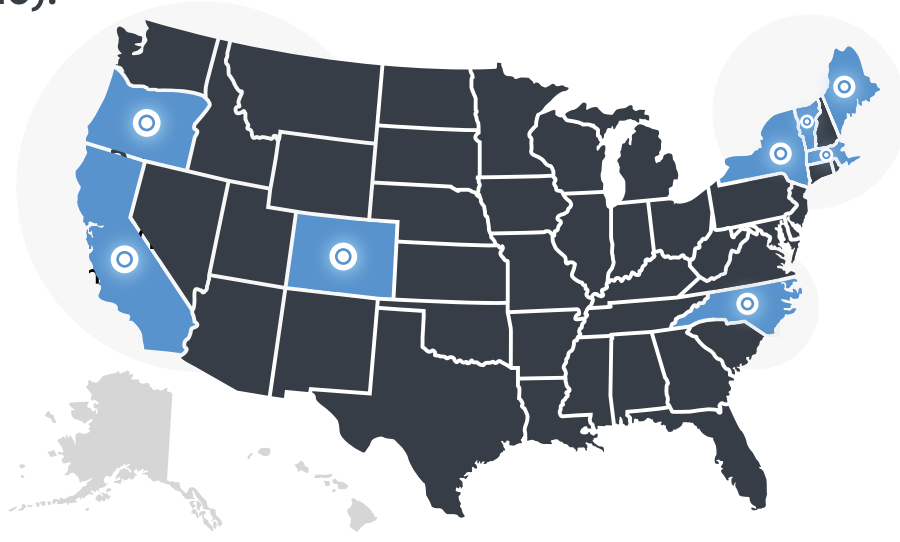


# Affordability Is Now Regulated Infrastructure

## Multi-State Acceleration

### Active Reforms (2025–2026):

- **Maine (LD 1937)**<sup>1</sup> – Mandatory plans up to **400% FPL**<sup>2</sup>, payments capped at **4% of income**
- **Maryland (SB 981)** – Hardship eligibility up to **500% FPL**<sup>3</sup>, reporting restrictions
- **Oregon (SB 605)** – Medical debt credit reporting prohibited
- **North Carolina (HASP)** – Affordability tied to hospital stabilization funding
- **California, Colorado, Vermont, New York** – Expanded charity care + billing guardrails



Affordability is moving from policy to statute.

## The Income Shift

Income-based billing protections now extend to:

<p><b>400–500% of Federal Poverty Level</b></p>	<p><b>Middle-income patients</b></p>	<p><b>Structured payment caps</b></p>	<p><b>Mandatory application timelines</b></p>
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## Payment & Collections Controls



### New laws require:

- ✓ Income-capped payment plans
- ✓ 30–45 day response timelines
- ✓ Mandatory collections pause during review
- ✓ Standardized multilingual disclosures
- ✓ State reporting + audit tracking

## Structural Risk Expansion

### Noncompliance may trigger:

- Statutory liability
- Litigation exposure
- Credit reporting restrictions
- Funding implications (select states)

Affordability now impacts billing authority.



## What Leading Health Systems Are Doing

- ✓ Embedding income verification in billing logic
- ✓ Automating payment plan generation
- ✓ Aligning vendor contracts
- ✓ Building SLA dashboards
- ✓ Integrating affordability into digital portals

## Bottom Line

2026 is not a compliance update.  
It is a revenue cycle redesign.  
Affordability is becoming operational architecture.

Sources:

1. [https://legislature.maine.gov/legis/bills/display\\_ps.asp?LD=1937&snum=131](https://legislature.maine.gov/legis/bills/display_ps.asp?LD=1937&snum=131)  
 2. <https://legislature.maine.gov/legis/bills/getPDF.asp?paper=SP0755&item=3&snum=132>  
 3. <https://mgaleg.maryland.gov/mgawebsite/Legislation/Details/SB0981?ys=2025rs>