

The CLINIC Assistance Act

Introduced by Rep. Joe Courtney (CT-02)

Background:

Working people should not need to be experts on regulations and the bureaucracy of their health plans to get the medical care they need. However, the generally low rate of appeals, along with the high rate of reversals of claim denials, suggests that consumers knowing and exercising their rights can be the difference between getting a claim approved and incurring exorbitant medical bills, or skipping surgeries. Unfortunately, too few advocates assist consumers in navigating the complex process of challenging a wrongfully denied claim.

The Problem:

The Department of Labor's (DOL) Employee Benefits Security Administration (EBSA) employs civil servants who support consumers whose claims have been denied. However, EBSA has been devastated by [staffing cuts](#) instituted by the Trump Administration, including a 40 percent cut to its investigative staff since the end of fiscal year 2024. The Trump Administration's actions and its continued requests to cut funding have stripped EBSA of a generation of knowledgeable and skilled civil servants, causing damage that will harm consumers for years to come.

The Solution:

The *CLINIC Assistance Act* will supplement EBSA's work and help rebuild access to consumer assistance by establishing a grant program through which the Secretary of Labor can support law schools in the operation of programs to assist consumers whose benefits have been denied by health insurers and employee welfare benefit plans. These programs will directly assist consumers while also training a new generation of advocates able to help consumers in this complex area of law.

Specifically, the bill:

- Establishes a grant program for law schools to apply to receive up to \$500,000 per year to support clinical programs, externships, or pro bono programs that will support consumers whose health and disability benefit claims have been denied by their plans.
- Programs funded through these grants will serve a number of functions, including:
 - Assisting in navigating internal and external appeals processes;
 - Filing litigation to challenge wrongful denials;
 - Defending consumers in lawsuits to collect unpaid medical expenses; and
 - Supporting actions to enforce consumers' rights under their plans or other requirements of the *Employee Retirement Income Security Act* (ERISA).
- Requires the DOL to ensure that Benefit Advisors are trained to inform consumers of the availability of these clinical programs.
- Permits law school programs receiving funding to refer and coordinate with state consumer advocates and officials.
- Authorizes \$5,000,000 per year in funding for these grants.