



# What Can I Do if I Get a Hospital Bill?

**If you get a hospital bill that you cannot pay, you may be able to lower your bill through the hospital's charity care or discount payment program.**

California law requires every hospital to a charity care or discount program. Charity care and discount payment programs help people who cannot afford to pay their hospital bills. These programs may also have different names such as “financial assistance programs” or “sliding scale programs.”

## How do I know if I qualify for charity care or a discount payment program?

You qualify if:

1. Your income is below 350% of the Federal Poverty Level (\$3,540 per month for one person or \$7,320 per month for a family of four in 2018) AND
2. You do not have health insurance of any kind, OR you have health insurance or coverage, but your medical costs are more than 10% of your family's income in the last year.

If you qualify, the hospital must offer you a discount. Some hospitals offer discounts to people with higher incomes as well.

## What is the difference between charity care and a discount payment program?

- **Charity Care** is free or nearly free care. If a hospital offers you charity care, it may ask you about your income and other money you have. Some money, such as retirement savings and the first \$10,000 you have saved does not count.
- **Discount Payment Programs** lower the amount of your hospital bill. For most hospitals, the discount must be at least 65% off the original bill by law. If a hospital is offering you a discount, but not charity care, you only need to provide proof of income. You do not need to provide bank or other account information.

## If I qualify for charity care or a discount payment will it help with all of my bills?

You are covered for all of the services that the hospital bills you for. You are not covered for other services you received that are billed separately. If you receive a bill from anyone besides the hospital such as a specialist, a laboratory, or x-ray service, you are still responsible for this bill. You can ask the doctor or laboratory for a discount on these bills too, but they may or may not give you one. You should let them know if you received charity care or qualified for a discount with the hospital.

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For free and confidential legal assistance, contact the **Health Consumer Center** at **1-888-805-3536**. Visit [www.healthconsumer.org](http://www.healthconsumer.org) for more information.

Emergency room doctors are also required to give a discount. You need to ask for this discount separately from the hospital bill discount if the emergency room doctor sends you a separate bill.

### **What if I am given a discount and I still cannot pay my bill?**

The law requires that you and the hospital work together to come up with a reasonable payment plan. While you are making payments on your plan, the hospital is not allowed to charge you interest or harm your credit.

### **Where can I get the information about how to apply?**

The hospital must send information about its charity care and discount payment programs with any bill it sends you. This information should include the name and phone number of a hospital employee or office where you can call for more information. If the hospital has not sent you information on these programs ask the billing office or admissions office for an application. You can also find the hospital's policies and applications on the state website: [syfphr.oshpd.ca.gov/FacilityList.aspx](http://syfphr.oshpd.ca.gov/FacilityList.aspx).

### **Does the hospital have to give me this information in a language other than English?**

If you speak a language that many of the hospital's patients also speak, then the hospital must give you information about charity care and discounts and an application in your language. If you speak a language that not many other patients in your area speak, the hospital needs to provide an interpreter to help you understand how to apply.

### **What if the hospital refuses to give me a discount?**

If you think you should get a discount, but the hospital will not give you one or does not give you a big enough discount, ask for a review by the head of the hospital billing department. You can also contact the Health Consumer Alliance for help.

### **What if the hospital already sent my bill to a collection agency?**

You can still get a discount or charity care even if the hospital has sent your bill to a collection agency or you are being sued for payment of the bill. Collection agencies must follow hospital charity care and discount plan rules too. You should contact both the collection agency and the hospital and tell them you want to apply for the hospital's charity care or discount payment program. If you are being sued or harassed, contact the Health Consumer Alliance for help.

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