



What Can I Do if I Get a Medical Bill?

If you have no health insurance, ask these questions:

Look at the bill. Did you get those services?

Call the provider if you do not understand what services are on the bill. You have the right to ask for a detailed bill that lists all the services you got and when you got them. If there are services that you did not get, ask the provider to take those off.

Have you applied for Medi-Cal?

You may be eligible for Medi-Cal coverage even if you are working. If you have children, they may be eligible for Medi-Cal even if you are not.

Medi-Cal can even pay for bills that you have in the three months BEFORE you were on Medi-Cal. For example, if you went to the hospital in March, you could apply by the end of June to get the coverage. But do not wait to apply. Ask for “retroactive coverage” when you apply for Medi-Cal to have Medi-Cal pay those bills. Give your Medi-Cal worker a copy of the bills. After you apply for Medi-Cal, call the number on the bill and tell them your Medi-Cal is pending. You can apply for Medi-Cal at the hospital, at a community clinic, through your child’s school, at your county’s social services office or online at www.coveredca.com

Are you eligible for your county’s medical services program?

County residents who have no other way to pay for health care may be able to get services through their county medical services program. If you were not told about your county program, ask the hospital or clinic that is sending you a bill why you were not screened for the county medical services program. You can also contact your county health department.

Did you recently lose insurance through an employer?

You should apply for Medi-Cal or Covered California at www.coveredca.com or your county social services office. For Covered California, you must apply within 60 days of losing your insurance or during the annual open enrollment period. If you cannot see the doctors you want through Medi-Cal or Covered California, you might be able to get COBRA coverage. COBRA lets you keep your health insurance after you leave a job or after you lose insurance you had through your spouse’s job. Check with your last employer to see whether you can still choose COBRA coverage. You will have to pay the entire health insurance premiums if you can get COBRA coverage.

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For free and confidential legal assistance, contact the **Health Consumer Center** at **1-888-804-3536**. Visit www.healthconsumer.org for more information.

Is the bill from a hospital?

CA hospitals are required to offer charity care or discount payment programs for patients who cannot afford to pay their hospital bills. Ask the hospital billing office for an application and their policy. If they refuse to provide it you can access both through the state website: www.syfphr.oshpd.ca.gov/FacilityList.aspx

Is the medical bill from injuries caused by someone else?

Talk to a lawyer who does “personal injury” cases. You may have a right to get money from the person who injured you. The bar association where you live may be able to give you a referral to a private attorney. Go to www.calbar.ca.gov/Public/Need-Legal-Help/ or call (866) 442-2529 for more information.

If you need help figuring out which of these options could help you call the Health Consumer Alliance at (888) 804-3536 for free and confidential legal assistance.

Were you hurt on the job or while you were doing something for your work?

You should talk to your employer about making a Worker’s Compensation claim. Worker’s Compensation pays for medical care to treat injuries that happen while you are doing something for your employer. The bar association where you live may be able to give you a referral to a Worker’s Compensation attorney. Go to www.calbar.ca.gov/Public/Need-Legal-Help/ or call (866) 442-2529 for more information.

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