
Can I get free or discounted care?

In California, there are limits to how much hospitals can charge patients. California hospitals must provide free or discounted care to patients who are uninsured, have high medical costs, and have incomes below 400% of the Federal Poverty Level.

This free or discounted care is commonly known as **charity care** or **financial assistance**. These requirements come from the Hospital Fair Pricing Act.

Some hospitals in California go beyond the minimum requirements of the Hospital Fair Pricing Act and provide financial assistance to patients who have higher income limits and for catastrophic cases. There are also other state and federal laws that limit how much hospitals can charge some patients.

The bottom line: Hospitals are supposed to lower your bills if you cannot afford to pay.

400% of the Federal Poverty Level in 2025 Income Chart

Persons in family or household	Income limit per month	Income limit per year
1	\$5,020	\$60,240
2	\$6,814	\$81,760
3	\$8,607	\$103,280
4	\$10,400	\$124,800
5	\$12,194	\$146,320
6	\$13,987	\$167,840

Why haven't I heard about charity care or financial assistance?

Despite existing laws protecting patients from unaffordable hospital bills, patients continue to receive unlawful bills. A hospital may not offer a financial assistance application to patients when it is required. Or, a hospital may send bills without clear information about how to apply for financial assistance. Sometimes, patients call a billing office for help and are steered toward payment plans instead of programs that would fully cover their bills.

When may I apply for financial assistance for my hospital bill?

Patients may apply for free or discounted care at any time, no matter where they are in the collections process. A hospital should not deny a patient's application based on it being "late." The law says the hospital **MUST** accept and process your application no matter when you submit it.

Each hospital should have its financial assistance policy and application posted on its website in an easily visible location. You can also find their policies and applications on the website of the [Department of Health Care Access and Information](#).