

## **Office of the Governor Consumer Health Assistance Charity Care - Tip Sheet**

### **What can I do if I do not have money to pay for my Medical expenses in the hospital?**

Eligibility requirements vary by hospital. Even if you do not qualify for charity care or public insurance, you can discuss your financial situation with a financial counselor at the hospital and find out if you are eligible for state or county assistance.

### **How do I know if I am eligible for charity care? When do I apply for charity care?**

You need to apply as soon as possible. If possible, you should apply before you receive medical care. If you cannot apply before receiving care, you should apply as soon as possible, whether that is while you are in the hospital or after receiving care. Depending on the hospital, the appropriate person who can give you more information about charity care may be the financial officer, patient advocate, or social worker. They can help you with the process, including filling out the applications for charity care or public insurance. You should contact the hospital's business office to ask who to contact.

If you are unable to find out information about the hospital's charity program, contact us and we will help you locate the appropriate person.

Office of the Governor Consumer Health Assistance

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### **When submitting your charity care application you may be asked to provide:**

A recent Federal Tax Return statement or two pieces of supporting documentation from the following list to meet income verification requirements:

- State Income Tax Return for the most current year
- Supporting W-2
- Supporting 1099's

- Most recent bank and broker statements listed in the Federal Tax Return
- Current credit report
- Qualified Medicare Benefits (QMB for inpatients only)

Additional documentation acceptable for Non-Medicare patients:

- Most Recent Employer Pay Stubs
- Copies of all bank statements for last 3 months
- Written documentation from income sources

**Important points to remember after submitting your application:**

Keep a record and save all your hospital bills and letters that the hospital sends you.

Keep a record of the calls that you make to the hospital about your bill.

Keep a record of who you spoke with when you contacted the hospital about your charity application. Notify the hospital as soon as possible or within 30 days to let them know of any changes in your income or circumstances.

Keep a record of what you discussed and the name of the hospital representative you spoke with.

Keep copies of all written correspondence that you receive from the hospital.

Understand that it may take time to process your application.

Be sure to respond to all calls and correspondence from the hospital within 5 business days.

Remember, it is ultimately your responsibility to follow up with the hospital. If you **have not had a response within 45 days** contact the hospital again.

**When to contact our office:**

If you feel you are not getting a response from the hospital or if you have difficulty negotiating with the hospital. Please be prepared to let us know what you have done to date with your billing issue including who you have spoken with, your household income, your monthly rent/mortgage payment, how many persons in the household. We will also need to know the amount you are able to pay monthly if you are seeking a payment arrangement. Keep in mind if you don't set up a payment arrangement the hospital will agree with, it may result in further collection activity.

Please note our office does not have funding to pay for any medical bills.