

WHERE CAN I GET  
INFORMATION  
ABOUT A SPECIFIC HOSPITAL'S  
FINANCIAL ASSISTANCE  
PROGRAMS?

- Ask the hospital for information about its financial assistance programs.
- Go online to the California state website and search for financial assistance information for individual hospitals at:  
<http://syfphr.oshpd.ca.gov>.
- Hospitals may have different names for financial assistance programs such as “financial assistance”, “charity care” and “discounted care.”

Contact the Health Consumer  
Center at the Legal Aid Society  
of San Mateo County

521 East 5<sup>th</sup> Avenue  
San Mateo, CA 94404  
(650) 558-0915 or  
(800) 381-8898  
[www.legalaidsmc.org](http://www.legalaidsmc.org)

Hours: Monday – Friday  
9:00 a.m. – noon &  
1:00 p.m. – 5:00 p.m.

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HOSPITAL  
FINANCIAL  
ASSISTANCE  
PROGRAMS:  
What are they &  
how can they help?



## WHAT TYPES OF FINANCIAL ASSISTANCE ARE AVAILABLE?

As of January 2007, hospitals in California are required by law to provide financial assistance to qualifying low-income patients. There are two types of financial assistance:

- CHARITY CARE is free care. To qualify, you must provide information on your income and assets.
- DISCOUNTED CARE means you are required to make a partial payment. To qualify, you must provide income information. Hospitals are also required to offer payment plans as part of their discount policies.

## WHO IS ELIGIBLE FOR FINANCIAL ASSISTANCE?

Hospitals have discretion to decide who gets financial assistance, but in general, these patients are eligible for some assistance under one of the two programs:

- Patients with incomes under 350% of Federal Poverty Level and no health insurance OR
- Patients with incomes under 350% of Federal Poverty Level who have health insurance but spend more than 10% of their annual income on medical expenses

Some hospitals also give additional financial assistance on a case-by-case basis.

## 6 TIPS WHEN APPLYING FOR FINANCIAL ASSISTANCE

1. Always keep copies of any letters you mail or that are mailed to you. Keep proof that you sent your letter. Mail all letters “registered mail” with a “return receipt” or fax your letters and keep the fax confirmation.
2. Send a written request for charity/discounted care to the hospital as soon as you receive the first bill. If the bill has already been referred to a collection agency, write to the hospital to request charity/discounted care AND send a debt dispute letter to the collection agency.
3. Send a request for charity/discounted care to every provider from whom you received a bill. The ambulance, the hospital, and the doctor may send you separate bills.
4. Fill out the charity/discounted care application completely. Attach the requested documents (such as proof of income) and return the application right away. Keep a copy of your application and all attachments.
5. Always follow-up on your application. Do not assume that mailing the application means your bill will go away.
6. If you do not agree with the decision, appeal the decision immediately. There may be deadlines for filing an appeal.

## DOES THIS LAW APPLY TO ALL MEDICAL BILLS?

This law only applies to bills from the hospital. The law does not cover bills from the doctor or ambulance.

Even if you successfully obtain charity care or discounted care from the hospital, you are still responsible for the bills from your doctor/ambulance, but you can also try to ask for financial assistance from the doctor/ambulance.

## CAN THE HOSPITAL SEND ME TO COLLECTIONS?

- Once you request charity/discounted care, the hospital may not report you to a credit reporting agency or sue you until 150 days after the initial bill.
- Hospitals cannot attempt to collect payments if you are uninsured and have a pending appeal with your health insurance provider.
- If you are trying to negotiate a settlement or make payments on your medical bill, the hospital may not refer your bill to a collection agency.
- You can try to request charity/discounted care at any time, even if the bill has already been sent to a collection agency.