Can I Get Charity Care Benefits To Pay For My Hospital Bill?

What is Charity Care?
Federal and state laws require hospitals to provide you certain types of medical care for free or at a lower cost if you cannot afford to pay for the medical treatment. Charity Care covers “medically necessary” treatment, including inpatient hospital stays and emergency room visits.

Some hospitals have a different name for their Charity Care programs, such as Bridge Assistance or Financial Assistance.

- Charity Care may not cover services by medical workers who are not considered part of the hospital’s medical staff or visits to a hospital’s outpatient clinics. **Examples:** Charity Care does not cover radiologists or anesthesiologists who work in the emergency room but are not employed by the hospital.

How will I know about the hospital’s Charity Care program?
Every hospital that offers Charity Care must:

- Post a notice about Charity Care in the Emergency Room and the Admissions area
- Provide a patient with Charity Care info at intake or discharge
- Provide a patient with Charity Care info in every Billing Statement

NOT ALL HOSPITALS PROVIDE NOTICE OF CHARITY CARE even though the law requires them to do so. Sometimes, notice is provided but you do not see it. When you are very sick, you may not be focused on notices or forms you are signing.

BEST PRACTICE: ALWAYS ASK if there is Charity Care or Financial Assistance and APPLY.

Am I Eligible for Charity Care?
It depends.

If you have Medicaid, Medicare, or other medical insurance, you must use up those benefits first.

How much Charity Care you may get depends on your income and household size. If your household income is low enough (below 100% of the Federal Poverty Level), the hospital must cover (write off) your eligible hospital bill.

If your household income is more than 100% of the Federal Poverty Level, you may get some of your hospital bill reduced. If your income is more than 100% of the Federal Poverty level, the hospital has a right to get info about your assets.

Each hospital has its own Charity Care policy. The amount of Charity Care provided to patients with household income above 100% of the Federal Poverty Level can vary by hospital. To view a particular hospital’s Charity Care policy, go to [http://www.doh.wa.gov/DataandStatisticalReports/HealthcareinWashington/HospitalandPatientData/HospitalPolicies](http://www.doh.wa.gov/DataandStatisticalReports/HealthcareinWashington/HospitalandPatientData/HospitalPolicies), or call the hospital for a copy of their Charity Care policy.

- Even if you are not sure you are eligible for Charity Care, you should apply.
- All patients, if otherwise eligible, can receive Charity Care, regardless of your citizenship or alien status.
I have medical insurance. Should I still apply for Charity Care?

Yes. Many patients with insurance have high deductibles or coverage that only covers a percentage of a hospital bill. If you are low-income, Charity Care may cover these deductibles or co-pays.

When can I apply for Charity Care?

You can apply while you are in the hospital OR after your release. And even though a hospital is required to consider your Charity Care application at any time after you leave the hospital, it is best to apply as soon as possible, before the hospital bill is sent to collections or you are sued for the hospital bill.

- Always keep a copy of your application and all the documents you submit to the hospital.
- Get proof of the date you submitted your application and documents to the hospital.

If you receive a letter from a collection agency about the hospital bill, you should;

- Apply for Charity Care immediately, if you have not already.
- Send the collection agency a letter (keep a copy) demanding that it stop all collection activity while your Charity Care application is being considered. (See SAMPLE LETTER #1 at the end of this publication.)

If you are sued for the hospital bill and are served with (handed) court papers, you should:

- Apply for Charity Care immediately.
- Respond in writing to the lawsuit. (Our packet called How to Answer a Lawsuit for Debt Collection has more info, including how you can state in the Affirmative Defense section of your Answer that you are eligible for Charity Care. We also have an online interview that generates forms and instructions for you.

- Send the plaintiff’s attorney a letter telling him/her to put the lawsuit on hold while your Charity Care application is being considered. (See SAMPLE LETTER #2 at the end of this publication.)

Where can I get a Charity Care application form?

If you are not given an application form when you are admitted to or discharged from the hospital, you can get an application form from the hospital’s billing office. You can ask the hospital to mail you the form or ask how to apply online.

How does the hospital decide if I am eligible for Charity Care?

The hospital first makes an initial determination of eligibility based on the info you verbally give it.

After the hospital makes an initial determination of eligibility, you must provide the hospital proof of your income (and your assets, depending on your household’s income). Examples of proof of income:

- Pay stubs
- Income tax returns from the past year
- W-2 statements from your employer;
- Social Security or Unemployment income statements
- DSHS documents, including medical coupons and/or approval for cash benefits

You must provide these documents in the time period stated in the hospital’s letter. If
you need help or more time with the application because of a language barrier or disability, or any other hardship, call the hospital and ask for more time or help. If you provide all the info requested and the hospital needs more, they must ask you in writing for more documentation. If you do not provide all documentation by the deadline, the hospital may deny your application.

Once the hospital has gotten from you the documentation it asked for, it must make a final determination of your eligibility within 14 days.

- **If the hospital approves your Charity Care application**, it must send you a letter explaining how much of the bill has been covered and how much, if any, you still owe.

- **If the hospital denies your Charity Care application**, it must send you a letter of denial, and tell you how you can file an appeal. The letter must state the reason you were denied Charity Care. It also must state that you only have 30 days to appeal the denial.

What if the hospital has gotten a judgment against me for hospital services that Charity Care should have covered?

In a few cases, you may be able to get the judgment vacated (canceled). If neither you nor any member of your household was handed the court papers (the Summons and Complaint), talk with a lawyer as soon as possible.
SAMPLE LETTER #1

(date)

(Name of collection agency)
(Address of collection agency)

RE: (put your name), Account # _____
    Original Creditor: (put the name of the hospital the bill is for)

    Request for Suspension of Collection Pending Charity Care Determination

Dear Sir/Madam:

I received a letter from you dated ________ for a bill from _______ Hospital.

I have now applied for Charity Care benefits to pay for this bill. I am waiting for a determination from _______ Hospital on my Charity Care application.

The law requires you to stop collection activity until the hospital makes a decision on my application. See WAC 246-453-020.

Sincerely,

(your name)
(your address)

SAMPLE LETTER #2

(date)

(Name of the lawyer representing the plaintiff hospital or collection agency in your lawsuit)
(Name of the law firm)
(Lawyer’s address)

    RE: _____v____ (plaintiff’s name v. defendant’s name as listed in the lawsuit caption),
    _____County_____ (Superior or District) Court, Case No. _________ (put the info here that is on your Summons and Complaint)

    Request for Suspension of Lawsuit Pending Charity Care Determination

Dear _____ (lawyer’s name):

I was served with a Summons and Complaint in the lawsuit listed above. I have filed a Notice of Appearance and Answer, and sent you a copy. As I indicated in my Answer, I believe I am eligible for Charity Care.
I have now applied for Charity Care to pay this hospital bill. I am waiting for a determination from _______Hospital on my Charity Care application.

WAC 246-453-020 requires you to suspend collection activity until the hospital makes a decision on my application. I request that you not proceed with this lawsuit until a decision has been made.

Sincerely,

(Your name)
(Your address)