



Getting Help with Medical Debt in Washington State

Introduction

Everyone has medical bills. You may have Medicaid (Apple Health), Medicare, private health insurance, or a combination, but still have a large deductible or co-pay. You may have no medical coverage at all. Having medical bills, especially when you have been sick, can cause worry, and extra stress. But ignoring these bills can lead to bigger problems. Your bills might be turned over to a collection agency or you might be sued.

If you cannot afford your medical debt, we explain here some options that can help.

What is “medical debt?”

It is any money you owe for health care. You might owe a doctor or hospital, or a collection agency if a doctor or hospital turned the bill over to it.

Do not ignore any bill. Read it carefully. Make sure you know:

- what it is for
- what it says you owe
- any mistakes on it
- what each charge is for
- what your insurance paid (if you have Medicaid, Medicare, or private medical insurance)

The charges can be confusing. If you have any questions, contact whoever sent you the bill.

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- ❖ **Do not assume your insurer has paid a bill.** You must follow up with the hospital, doctor, your insurance company, or DSHS to make sure the bill has been paid. If it was not paid, find out why. You may need to file an appeal with the provider or insurance company if payment has been denied. If you are not sure of your rights, talk with a lawyer.
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Even if your insurance paid some of the debt, you may not be able to afford to pay what the bill says you still owe. Below are some options that might help you pay the rest.

What is Medicaid/Apple Health?

This government-funded program provides medical coverage for individuals and families with low incomes. If you cannot afford your hospital or other medical bills, ask the hospital or DSHS about helping you apply for Apple Health.

What is Charity Care?

This special program helps pay for hospital bills. Washington state law requires hospitals to give free or reduced-cost medical care to people who meet certain income qualifications. If you are getting health care in a hospital, or you have a bill for care you got at a hospital, ask for a Charity Care application to find out if you are eligible.

When the hospital admits you, it should provide notice of its Charity Care program. You can ask for an application while in the hospital or after you are discharged. You should apply as soon as possible after receiving hospital services. However, **you can apply for Charity Care at any time, even after your bill has been turned over to a collection agency or you have been sued for the debt.**

Fill out the application and turn it in by the deadline stated on it. You must prove your income is low enough to get Charity Care. You must turn in proof, such as copies of:

- pay stubs
- income tax returns
- forms from DSHS or Social Security

To make sure the hospital reviews your application and documents in a timely manner, you should:

- Make a copy of your documents and application before sending them in
- Get proof of delivery (fax confirmation or tracking with delivery confirmation)
- If you hand in the application and documents at the hospital, ask the hospital employee who accepts your documents to sign and date your copy
- Follow up with a phone call to make sure the hospital has all the documents it needs to make a decision on your Charity Care application

For more information, read [Can I Get Charity Care Benefits to Pay for My Hospital Bill](#). Get it at [WashingtonLawHelp.org](#).

Charity Care covers hospital care only. It does **not** cover bills from doctors or others who treat you but who do not work for a hospital. No matter who is billing you -- for any service at a hospital, clinic, or doctor's office -- you can ask if financial assistance is available and how you can apply.

I am not insured. What should I pay for medical care?

People with insurance sometimes get charged less for health care than others who do not have insurance. If you do not have insurance, ask the hospital or doctor to charge you the same rate they charge insured patients, or some other amount that is a fair price for the service. Look on [www.HealthCareBlueBook.com](#) to find a fair price for the health care you received.

I have a medical bill from an out-of-network provider who charged me more than an in-network provider.

This is called **balance billing** or **surprise billing**. It happens when you are treated by a medical provider at a hospital or facility that you believe is in your health plan's network. On top of paying your expected out-of-pocket costs, you are also charged the difference between what your insurer has agreed to pay your provider and what your provider believes the service was worth. This amount could be hundreds or thousands of dollars.

Surprise billing is called **balance billing**. However, some balance billing is not a surprise. For example, if you seek care from a provider that you know is not covered by your plan, you would not be surprised when you receive a bill for their services, on top of what your plan covers.

Starting July 28, 2019, it is now illegal for an out-of-network health care provider to charge you more than you would have been charged for

- emergency services
- non-emergency surgical or ancillary services provided by an out-of-network provider at an in-network hospital or surgical center

Surgical or ancillary services includes surgery, anesthesiology, pathology, radiology, laboratory or hospitalist services.

Insurance or Charity Care paid some of the bill. I still owe a balance. Should I pay with my credit card?

No! There are other options. **Do not pay your medical bills with your credit card before exploring those other options.** If you trade medical debt for credit card debt with interest, you will probably owe more than you need to and fall behind on payments.

Talk to a financial counselor first. For these and other bills Charity Care does not cover (or if you cannot get Charity Care), you can ask the hospital or doctor to agree to a payment plan.

First, figure out what kind of monthly payment you can afford. One of these non-profit Financial Counseling organizations can help you figure out the best way to handle your debt:

- **American Financial Solutions:** www.myfinancialgoals.org
- **Apprisen:** www.apprisen.com
- **ClearPoint Credit Counseling Solutions:** www.clearpoint.org

After you figure out what payment might be best for you, call the doctor or medical billing department. Explain your financial situation and offer a proposed payment plan.

Medical billing departments know you might have trouble paying your bills. If they sent your bill to a collection agency, the hospital or doctor might agree to take your account out of collections. If they agree to a payment plan, **get a copy in writing of the payment plan.** Keep up with the lowered payments.

What if I am contacted by a collection agency?

A collection agency notice to collect medical debt must state:

- Your right to request the original account number assigned to the debt
- Your right to request the date of your last payment
- Your right to request an itemized statement that gives you all of these:
 - the name and address of the medical creditor,
 - the dates of service,
 - the services the provider claims it provided you,
 - the amount of principal owed on the debt,
 - any adjustment to the bill, the amount of any payments received from you or anyone else,
 - any interest or fees, and
 - if you were found eligible for Charity Care and if Charity Care payments were applied to the debt

A collection agency may not report information about medical debt to a credit bureau for at least 180 days from the date the collection agency received the information about the debt. See [Debtor's Rights: Dealing with Collection Agencies](#) and [Can I Get Charity Care Benefits To Pay For My Hospital Bill?](#) at [WashingtonLawHelp.org](#).

I am afraid of being sued over the medical debt. What can I do?

Act fast.

If your bill has been turned over to collections, talk to a financial counselor before making more payments.

If you are served with a lawsuit, you may have a defense if Charity Care, DSHS, or your insurance should have paid for some of your hospital or medical bills but did not. Read [How Do I Answer a Lawsuit for Debt Collection](#) for more information. To complete the forms online, use our Do-it-Yourself Forms [Answer a Lawsuit for Debt Collection - Washington Forms Online interview](#) to help you create an answer to the lawsuit. Find this and more information about other legal issues at [WashingtonLawHelp.org](#).

Get Legal Help

Outside King County: Call the CLEAR Hotline at 1-888-201-1014 weekdays from 9:15 a.m. - 12:15 p.m.

In King County: Call 211 for referral to a legal services provider weekdays from 8:00 am – 6:00 pm.

Persons 60 and Over can call CLEAR*Sr at 1-888-387-7111 (statewide).

Deaf, hard of hearing or speech impaired callers can call CLEAR or 211 (or toll-free 1-877-211-9274) using a relay service of their choice.

Apply online with [CLEAR*Online - nwjustice.org/get-legal-help](https://nwjustice.org/get-legal-help)

CLEAR and 211 will provide a free interpreter.

This publication provides general information concerning your rights and responsibilities. It is not intended as a substitute for specific legal advice.
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