

We've got you covered.

Hospital Financial Assistance/Charity Care

I have to go to the hospital but I'm uninsured. What can I do?

Hospitals must give discounts to consumers who are uninsured (or underinsured) and cannot afford to pay the full cost of their care. These discounts are called financial assistance, or charity care.

Who qualifies for financial assistance?

You qualify for financial assistance if:

- You are uninsured or your insurance coverage ran out
- Your income is below 300 percent of FPL (\$35,640 for a single person; \$60,480 for a family of three)
- You can't afford to pay for care
- You live in the hospital's geographic service area (with some exceptions)

There are no immigration status requirements for hospital financial assistance.

How much will I have to pay?

Hospitals apply a sliding scale discount to your bill if you qualify for financial assistance. Your cost will depend on your income. People with higher incomes pay higher costs. People with very low income receive care for very low cost, or even for free.

How do I apply?

Ask the hospital billing department for a financial assistance application. You can also call CHA for help at 1-888-614-5400 if the hospital staff does not give you an application or does not help you fill it out.

I didn't know about financial assistance before I went to the hospital and now I'm getting bills I can't pay. Is it too late to apply?

You can apply for financial assistance after you receive care at the hospital. Call the hospital billing department and ask for help applying for financial assistance.

The hospital already sent my bill to a collection agency. What can I do?

You can still apply for financial assistance. Call the hospital billing department and ask for an application.



I need help applying for financial assistance. Who should I call?

Call the CHA Helpline at 1-888-614-5400. We can help you apply for financial assistance before you go to the hospital. We can also help you apply for help with bills you have already received.



**Contact Community Health Advocates (CHA) for more information:
1-888-614-5400**

CHA provides free information and assistance to New Yorkers seeking health care services and health insurance.

We are a FREE program of the Community Service Society of New York.