Medical Debt—Know Your Rights

Patients' rights under New York State medical debt protections



Hospital Financial Assistance

All hospitals in New York are required to offer free or discounted care, called financial assistance, to patients who can't afford to pay their bills. You may qualify for hospital financial assistance if:

- You live in New York State
- Your income is below 400% of the federal poverty level
  - $62,600 for a household of 1
  - $106,600 for a household of 3
- You are uninsured or your medical bills amount to 10% of your annual income
- Hospitals must use this state-issued financial assistance form
- A hospital cannot consider either your immigration status or your assets when it reviews your application

Medical Debt Protections

- Hospitals cannot sue you for medical debt if your income is below 400% of the federal poverty level
- Medical debt cannot be listed on your credit report
- Medical providers cannot ask to keep your credit card on file
- Medical providers, and their lawyers, cannot garnish your wages
- Medical providers, and their lawyers, cannot put a lien or foreclose on your home

If you need help with medical bills, call Community Health Advocates at 1-888-614-5400

#ENDMEDICALDEBT

CSS Community Service Society