



Hospital Financial Assistance

I don't know how I'm going to pay my hospital bill. What should I do?

All hospitals in New York must give discounts to patients who don't have insurance or who have insurance that does not cover all their care. These discounts are called "hospital financial assistance."

Who qualifies for hospital financial assistance?

You qualify for hospital financial assistance if your income is below 400% of the federal poverty level and:

- You are uninsured; or
- You have health insurance, but your total out-of-pocket medical costs are greater than 10% of your household income before taxes; or
- You used insurance to cover the visit, but your benefits ran out before you were done needing care.

The hospital will review your income to determine if you qualify. They should not consider your assets. If you are single, you qualify if your income before taxes is at or under \$62,600 or \$128,600 for a family of four. There are no immigration requirements, and the hospital cannot ask about your status when you apply.

How much will I have to pay?

Hospitals apply a sliding scale discount to your bill. What you pay depends on your income. People with higher incomes pay higher costs. People with low incomes receive free or low-cost care. Hospitals also must offer payment plans capped at 5% of your family's income.

How do I apply?

You can apply for hospital financial assistance at any time. All hospitals in New York State must tell you about their hospital financial assistance programs during intake, registration, and at discharge. Call the hospital billing department and ask for a financial assistance application or download a copy from the hospital's website. All hospitals must use the same simple application and can't make you submit tax returns or bank statements if you do not have them.

My income is above 400% of the federal poverty level, but I still can't afford my hospital bill. What should I do?

You should still apply for hospital financial assistance. If your application is denied, the hospital must give you the opportunity to appeal the denial and explain why you need a discount. Some hospitals offer discounts to people with incomes over 400% of the federal poverty level. The hospital cannot send your bill to a debt collector while your application is pending and cannot sell your medical debt to a third party.

The hospital sent my bill to a debt collector. What can I do?

You can still apply for hospital financial assistance. Call the hospital billing department and ask for an application or download an application from the hospital's website. The debt collector cannot make you pay your bill while your application is pending, and the hospital cannot refuse you care if you have outstanding bills.

The hospital is not allowed to send your bill to a debt collector until six months after you receive your first bill. If they do, file a complaint with the New York State Department of Health by phone at 1-800-804-5447 or [online](#). Call Community Health Advocates if you need help.

Hospitals are prohibited from suing you for medical debt if your income is below 400% of the federal poverty level.

Contact Community Health Advocates (CHA) for help applying for Hospital Financial Assistance or appealing your decision: 1-888-614-5400. CHA provides free information and assistance to New Yorkers seeking access to health care and health insurance.