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# 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 care for free or at a lower cost if you cannot afford to pay for the medical treatment. Charity Care covers “medically necessary” treatment. This includes 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.

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- ❖ Charity Care may not cover services by medical providers who are not considered part of the hospital’s medical staff or visits to a hospital’s outpatient clinics. **Examples:** It does not cover radiologists or anesthesiologists who work in the emergency room but are not employed by the hospital.
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## 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, admissions area, and the financial service or billing areas that are open to patients
- Provide a patient with Charity Care information at intake or discharge
- Post a plain language summary of the hospital’s current Charity Care policy and the application form on the hospital’s website
- Provide the summary and application in all languages spoken by more than 10% of the population served by the hospital
- Provide a patient with Charity Care information in every billing statement

- Provide all billing statements and written communications in **both English and** the second most spoken language in the hospital's service area

**Not all hospitals provide notice of charity care** even though the law requires them to. 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.

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❖ **Always ask** if there is Charity Care or financial assistance and **apply**.

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## Am I eligible for Charity Care?

It depends.

If you have Medicaid, Medicare, or other medical insurance, you must use 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. But the hospital has a right to get information 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 varies. To see a hospital's Charity Care policy, go to [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.

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- ❖ Even if you are not sure you are eligible for Charity Care, you should apply. **Hospitals can give Charity Care discounts of up to 400% of the federal poverty level.**
  - ❖ All patients, if otherwise eligible, can get Charity Care, regardless of citizenship or alien status.
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## **I have medical insurance. Should I apply for Charity Care?**

**Yes.** Your insurance might have high deductibles. It might only cover part of a hospital bill. If you have a 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. You should apply as soon as possible, before the hospital sends the bill to collections or you are sued for the hospital bill.

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- ❖ Always keep a copy of your application and all documents you give the hospital.
  
  - ❖ Get proof of the date you submitted your application and documents to the hospital.
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## **I did not apply for Charity Care while I was in the hospital or after my release. I just got a letter from a collection agency about the hospital bill.**

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](#) at WashingtonLawHelp.org.

If you get 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 demanding it stop all collection activity while the hospital is considering your Charity Care application. Keep a copy. See SAMPLE LETTER #1 at the end of this publication.

### **I did not apply for Charity Care. I am being sued for the hospital bill. What should I do?**

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. Read [How to Answer a Lawsuit for Debt Collection](#). It explains how you can state in the Affirmative Defense section of your Answer that you are eligible for Charity Care. We also have a Do-it-Yourself Forms online interview [Answer a Lawsuit for Debt Collection](#) that generates forms and instructions for you at WashingtonLawHelp.org.
- Send the plaintiff's attorney a letter telling them to put the lawsuit on hold while the hospital is considering your Charity Care application. See SAMPLE LETTER #2 at the end of this publication.
- Talk to an attorney who is knowledgeable about Charity Care as soon as possible.

### **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 one from the hospital's billing office. You can ask the hospital to mail you the form or get it on the hospital's website.

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

The hospital first makes an initial determination of eligibility based on information 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, disability, or any other hardship, call the hospital. Ask for more time or help. If you provide all the information 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.

## **How long will the hospital take to decide my Charity Care 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.

## **I submitted a Charity Care application. What happens next?**

**If the hospital approves your Charity Care application**, it must send you a letter explaining how much of the bill is 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. It says how you can appeal the denial. It must say why they denied you Charity Care. It also must state that you only have 30 days to appeal.

## **I already paid my hospital bills. Should I apply for Charity Care now anyway?**

Yes. If you made payments and then the hospital awards you Charity Care, you can get your money back.

## **What if the hospital has gotten a judgment against me for hospital services 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.

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**SAMPLE LETTER #1**

\_\_\_\_\_ *[Date]*

\_\_\_\_\_ *[Name of collection agency]*

\_\_\_\_\_ *[Address of collection agency]*

\_\_\_\_\_

\_\_\_\_\_

RE: \_\_\_\_\_ *[your name]*

Account # \_\_\_\_\_

Original Creditor: \_\_\_\_\_ *[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,

\_\_\_\_\_ *[Signature]*

\_\_\_\_\_ *[Print name]*

\_\_\_\_\_ *[Your address]*

\_\_\_\_\_

**SAMPLE LETTER #2**

\_\_\_\_\_ [Date]

\_\_\_\_\_  
[Name of the lawyer representing the plaintiff  
hospital or collection agency in your lawsuit]

\_\_\_\_\_  
[Name of Law Firm]

\_\_\_\_\_  
[Address of Lawyer]

RE: \_\_\_\_\_ v \_\_\_\_\_ [plaintiff's name v.  
defendant's name as listed in the lawsuit caption]  
\_\_\_\_\_ County \_\_\_\_\_ [Superior or District] Court  
Case No. \_\_\_\_\_ [put the information 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,

\_\_\_\_\_  
[Signature]

\_\_\_\_\_  
[Print name]

\_\_\_\_\_  
[Your address]

\_\_\_\_\_