



Hospital Financial Assistance Policies Questions and Answers

What are hospital financial assistance plans?

The Affordable Care Act required that hospitals develop a plan to provide financial assistance to patients whose income exceeded the federal poverty limit. Hospitals in Ohio already participated in the Hospital Care Assurance Program (HCAP) which helped those making less than the federal poverty limit. Hospitals can decide who their policy covers and how much help is provided but they must inform patients of the policy and the policy can't discriminate.

Is financial assistance charity?

No, financial assistance is not charity. Under the Affordable Care Act, nonprofit hospitals are required to offer help with bills. Hospitals benefitting from federal and state tax exemptions have a legal requirement to provide financial assistance to those who cannot afford the cost of care. The federal [Consumer Financial Protection Bureau](#) generally refers to this help with the cost of care as "required financial assistance".

Will using financial assistance be a problem if I am not a US Citizen?

Getting help with medical bills does not jeopardize your status. If you have come to the United States and are not a citizen, you can ask for and receive help with medical bills for you and your family, without fear of negative consequences to your immigration status. If you primarily speak a language other than English, you can ask for the information in your preferred language.

What should I do if I go to the hospital and need help paying my bill?

1. Ask for a copy of the hospital's Financial Assistance Policy as soon as you get the bill, because by law, the policy must explain how to apply for help.
2. Fill out an application form and be ready to provide information about your income, including last year's tax forms or a current pay stub, and your expenses, including your rent or mortgage payment, utilities, credit cards, and other debts.
3. Ask your provider
 - a. how long it takes to process your application for financial assistance,
 - b. how to get answers to questions about the application, and
 - c. what happens with your bill in the meantime.
4. Keep notes of all the conversations you have with hospitals or debt collectors.
5. Notify any debt collectors that you're seeking financial assistance for the bill and tell them to pause collections while the financial assistance process proceeds—and if the debt collectors already reported it on your credit, to show the bill as disputed.
6. Regularly follow-up with the hospital about the status of your application.



Should I pay my bill with a credit card?

Try to work out a payment plan with the creditor instead of using a credit card.

Before paying your hospital bill with a credit card, consider whether you will be able to pay the credit card bill. When you owe the money to a hospital or their debt collector it is treated differently than when it is owed to the credit card company.

1. Most hospital debt is no longer being reported on credit reports and does not harm your credit score. Starting July 2022, settled medical debt will be removed from credit reports. Starting in the first half of 2023, medical debt under \$500 dollars and medical debt less than a year old will no longer be reported. Medical debt on a credit card is usually not recognized as medical debt and does not receive these protections. Credit card debt is regularly part of credit reporting and will hurt your credit score.
2. The hospital is required to work with you on financial assistance if you are eligible.
3. Many hospitals will continue to work with you on payment plans and will not send you to collections or file a lawsuit.
4. Hospitals may not charge interest as part of a payment plan.

Where can I get help with financial assistance policies?

Hospitals should have staff that can help you with an application for their required hospital financial assistance. Ask the billing department if no other contact point is identified. UHCAN Ohio has a list of hospital's financial assistance plans and numbers <https://uhcanohio.org/ohio-hospital-financial-assistance-policy-map/>.

If you are not getting the help you need, UHCAN Ohio can help you understand the hospital's published policy and complete the application.

Does the hospital have to tell patients about its financial assistance policy (FAP)?

A hospital facility must take four steps to widely publicize the FAP -

1. Make the FAP, FAP application, and plain language summary available on a Web site.
2. Make paper copies of the FAP documents available upon request and without charge, both by mail and in public locations in the hospital facility, including in the emergency room and admissions areas.
3. Must notify and inform members of the community served by the hospital facility about the FAP in a manner reasonably calculated to reach those members who are most likely to require financial assistance from the hospital facility.
4. Notify and inform individuals who receive care from the hospital about the FAP.