



FREE OR REDUCED PRICE HEALTHCARE THROUGH CHARITY CARE PROGRAMS

If you cannot afford to pay your hospital medical bills, you may be eligible to have part or all of the bill forgiven as Charity Care under California's Hospital Fair Pricing Policies law.¹

WHAT IS CHARITY CARE?

Charity Care exists to help families avoid financial catastrophe and is in place to assist qualifying Californians who cannot afford to pay the bills associated with their hospital care. Hospitals have different names for Charity Care, such as, "discount policy," "financial assistance policy," "medical financial assistance program(s)," "sliding scale policy," or "bridge assistance policy."

WHO IS ELIGIBLE FOR CHARITY CARE?

- **Uninsured patients:** California law now requires hospitals to provide free or discounted care to uninsured patients who earn up to 400% of the federal poverty level. You may qualify if you earn \$4,530 per month for one person or up to \$9,250 per month for a family of four in 2022.
- **Insured patients:** People with health insurance may qualify for discounts. You may qualify if you: (1) earn up to 400% of the federal poverty level (\$4,530 per month for one person or up to \$9,250 per month for a family of four in 2022), and (2) have faced out-of-pocket medical expenses in the preceding 12 months that exceed 10% of your income.
- **Patients regardless of Immigration status:** A patient's immigration status does not impact eligibility for Charity Care. A hospital may request proof of your financial situation—such as pay stubs, Social Security benefits, or documentation from a local social services agency—but only to assess financial eligibility.

HOW DO I APPLY FOR CHARITY CARE?

To check a hospital's Charity Care policy and application instructions, visit your hospital's website or consult the California Department of Health Care Access and Information (HCAI) website at <https://syfphr.hcai.ca.gov/FacilityList.aspx>, which includes published policies and applications, available by county, in a searchable format. If you do not have access to a hospital's website, call the hospital's main switchboard and ask for the billing office to request a copy of the hospital's Charity Care policy and application.

WHAT ARE MY RIGHTS UNDER A HOSPITAL'S CHARITY CARE POLICY?

- You have the right to request payment assistance through a hospital's Charity Care policy even if you have health insurance.

¹ Health & Saf. Code, §§ 127400 – 127446.

- You have the right to request payment assistance through a hospital's Charity Care policy even if you are undocumented. The hospital may, however, request documents to demonstrate your income eligibility such as pay stubs, bank statements, tax returns, and/or reasonable documentation of assets.
- You have the right to receive a hospital's Charity Care policy and application in writing in your native language. California law also requires healthcare organizations to provide patients with meaningful access to language services, including interpreters.
- You have the right to receive a written estimate of the amount the hospital will require a person without health coverage to pay for the healthcare services, procedures, and supplies that are reasonably expected to be provided.
- You have the right to negotiate an extended payment plan to pay for your treatment if you qualify for Charity Care.
- You have the right to receive a plain summary of your rights under the Charity Care program with your hospital bill.

WHAT IF MY HOSPITAL BILLS ARE ALREADY PAST DUE?

Charity care policies apply even if your payment is late. If your bill is already past due or sent to a collection agency, reach out to the hospital's billing service provider and request a Charity Care application. If you qualify for Charity Care for some or all of a past due bill, you have the right to receive a refund if you were overcharged or negotiate a payment plan that is not more than 10% of your family income a month.

WHAT IF MY CHARITY CARE APPLICATION IS DENIED?

If you are denied Charity Care, you may ask the hospital to reconsider the denial. Contact the Hospital's billing office and request an appeal as designated in the policy.

WHERE CAN I REPORT HOSPITALS VIOLATING CALIFORNIA'S CHARITY CARE LAWS?

Report violations of California's Hospital Fair Pricing Policies law to the California Department of Public Health (CDPH), Licensing and Certification Division through the *Complaint against a Health Care Facility/Provider* web portal, online directly to the Licensing and Certification Division, available at the link [here](#).

This consumer alert was issued by the Healthcare Rights and Access (HRA) Section of the California Department of Justice. HRA works proactively to increase and protect the affordability, accessibility, and quality of healthcare in California. HRA's attorneys monitor and contribute to various areas of the Attorney General's healthcare work, including consumer rights; anticompetitive consolidation in the healthcare market; anticompetitive drug pricing; nonprofit healthcare transactions; privacy issues; civil rights, such as reproductive rights and LGBTQ healthcare-related rights; and public health work on tobacco, e-cigarettes, and other products.