

Are You Eligible for Discounted Care?

Your Rights as a Patient Under Hospital Discounted Care

If you need help paying a hospital bill, you may qualify for discounted care. You can contact [hospital name/system] at [hospital financial assistance phone number and email address if available] to see if you qualify.

Overview:

- You may qualify for discounted care if your income is low.
- If you qualify:
 - Hospitals and providers must limit your bills.
 - You must be offered a payment plan based on your income.
- You may still qualify even if you:
 - Are not a citizen.
 - Are an immigrant.
 - Have other health coverage.

Your Rights

- Under the law you have the right to:
 - Check to see if you qualify for discounted care or other financial assistance.
 - Check to see if you qualify for public health care coverage, such as Health First Colorado (Colorado's Medicaid Program).
 - Be given a payment plan if you qualify.

Summary of the Law, as of September 1, 2022

- If your gross household income is at or below 250% of the federal poverty guidelines:
 - You may be able to get discounts on your hospital health care.
 - You have the right to a payment plan based on your income.
- The hospital must give you information in your primary language about your rights.
- To see if your household income qualifies or for more information call [hospital financial assistance number] or go to <https://hcpf.colorado.gov/colorado-hospital-discounted-care>.

The Law About Bills from Hospitals and Providers

- You may receive a bill from your hospital and another bill from your physician.
- If you qualify, your hospital and physician bills can be no more than the amounts set by the Department of Health Care Policy and Financing.
 - You can look up the set amounts for health care services at your hospital at <https://hcpf.colorado.gov/Hospital-Discounted-Care-Rates>.
- Your bills must be split into monthly payments.
 - The amount you pay monthly will depend on your income.
 - For more information on billing and payment plans, please see <https://hcpf.colorado.gov/colorado-hospital-discounted-care>.
- You do not owe any more money:
 - Once you make 36 monthly payments or
 - Pay the full amount due on your payment plan.

Public Health Coverage and Discounts

- If you do **NOT** have health insurance:
 - The hospital must see if you are eligible for the following:

- Public health coverage and discount programs, like Health First Colorado, Child Health Plus (CHP+), Emergency Medicaid, and hospital discounts.
 - These can cover all or most of your health care bills.
 - If you are uninsured, the hospital must check to see if you qualify within 45 days of when you received care.
 - You have the right to refuse to have your eligibility checked. However, if you refuse, you may lose your right to take legal action against the hospital and providers for:
 - Not checking to see if you qualify for public programs, or
 - Not giving you discounts that you may qualify for.
- If you have health insurance:
 - You must ask to be checked for eligibility for discounts and public health coverage programs.
 - You have the right to have your eligibility checked for discounts.
 - The hospital has 45 days to see if you qualify after you ask to have your eligibility checked.

Determination and Appeals

- The hospital must notify you of whether you qualify within 21 days of completing an application.
- If you do not agree with the determination, you can appeal:
 - You must ask the hospital in writing for your case to be reviewed for mistakes.
 - You have 30 days from the date the hospital gave you the determination to file an appeal.
 - For more information on how to appeal, call [hospital appeal phone number] or visit <https://hcpf.colorado.gov/colorado-hospital-discounted-care>.

Bill Collection Under Hospital Discounted Care

- Before sending your bill to collections, a hospital or provider who performs your procedure at the hospital must:
 - Do what is listed above.
 - Explain all the services and fees on your bill in your primary language.
 - Bill your insurance (if you have insurance) before making a payment plan.
 - Notify you in writing 30 days before they send you to collections.
- If your bill is sent to collections without doing all the steps listed above, you can file a complaint and/or take legal action.

Hospital Discounted Care Complaints

- You can file a Hospital Discounted Care complaint if you feel that any of your rights listed above have not been met.
 - If you have a billing complaint or issue, contact the hospital billing department at [hospital billing department phone number or email].
 - Hospital Discounted Care complaints may include but are not limited to not being able to connect with the hospital financial assistance office, bills not being discounted for eligible patients, screenings or applications not being completed, or not receiving the Patient Rights document.
- Hospital Discounted Care complaints can be filed with your hospital or provider.
 - Complaints can be filed at [hospital complaint phone number and/or email].

- Hospital Discounted Care complaints can also be filed with the Department of Health Care Policy and Financing.
 - o To file a Hospital Discounted Care complaint with the Department, contact 303-866-2580 or hcpf_HospDiscountCare@state.co.us.

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