

# Are You Eligible for Discounted Care?

## Your Rights as a Patient Under Hospital Discounted Care

If you need help paying a hospital bill, you can see if you qualify for discounted care. You can contact the hospital 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.
  - 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

- 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>.
- The hospital must break the bill into monthly payments.
  - Your monthly bill cannot be more than 4% of your monthly income or 6% if the hospital also bills for providers employed by the hospital.
- You may be billed by a provider who performs your medical procedure at the hospital.
  - The provider's monthly bill cannot be more than 2% of your monthly income.
- 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:

- o 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.
- o If you are uninsured, the hospital must check to see if you qualify within 45 days of when you received care.
- o You may refuse to have your eligibility checked. If you refuse to be checked, you may lose your right to take legal action against the hospital and providers for:
  - Not checking to see if you qualify for programs, or
  - Not giving you discounts.
- If you have health insurance:
  - o You must ask to be checked for eligibility for discounts and public health coverage programs.
  - o You have the right to have your eligibility checked for discounts.
  - o The hospital must check to see if you qualify within 45 days of when you ask to have your eligibility checked.

### **Bill Collection Under Hospital Discounted Care**

- Before sending your bill to collections, a hospital or provider who performs your procedure at the hospital must:
  - o Do what is listed above.
  - o Explain all the services and fees on your bill in your primary language.
  - o Bill your insurance (if you have insurance) before making a payment plan.
  - o 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 take legal action.

### **Decision and Appeals**

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

### **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.
  - o 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 can be filed with your hospital or provider.
- 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](mailto:hcpf_HospDiscountCare@state.co.us).