

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 set up an appointment~~ 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 ~~new~~ 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~~ New Law, starting as of September 1, 2022

- If your gross household income is at or below 250% of the federal poverty ~~guidelines~~ level:
 - You may be able to get discounts on your hospital health ~~care~~ services.
 - ~~You have the right to a payment plan based on your income.~~
 - ~~To see if your household income qualifies you may ask the hospital where you received care or visit:~~ <https://hcpf.colorado.gov/colorado-hospital-discounted-care>
- ~~The hospital must give~~ You can get 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>.

~~New~~ The Law About Bills from Hospitals and Providers

- ~~If you qualify, your hospital and physician bills can be no more than the amounts~~ The most a hospital can bill for a service is 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~~ charges.
 - 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 procedureworks 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:
 - 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, Colorado Indigent Care Program (CICP), 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 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:
 - 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.
 - You must ask to be checked for eligibility for discounts and public health coverage programs.
- The hospital must check to see if you qualify within 45 days of when you ask to have your eligibility checked.
 - You may refuse to be screened. If you refuse to be screened, 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.

Bill Collection Under Hospital Discounted Care

- Before sending your bill to collections, a hospital or provider who performs your procedureworks at the hospital must:
 - Do what is listed above.
 - Give you a payment plan if you are eligible.
 - 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 may 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 2144 days of completing an application.

- If you do not agree with the decision, you can~~How to~~ appeal the decision:-
 - ~~An appeal happens when you do not agree with a decision.~~
 - 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 final decision 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> <https://hcpf.colorado.gov/hospital-discounted-care> or call 1-800-221-3943.

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