

YOUR RIGHTS AS A PATIENT

Under the Hospital Discounted Care Program

Your Rights

- Under the new law the hospital should:
 - Check to see if you qualify for discounted care
 - Check to see if you qualify for public health care insurance
 - Give you a payment plan
 - See below for more information on the new law
- Hospitals must treat you for emergency medical conditions, even if you:
- Do not have health insurance.
 - Qualify for discounts.
 - Need long-term treatment.
 - Have an unpaid medical bill.
- You always have the right to:
 - Be treated politely and with respect.
 - Not be treated different than others because of your race, color, national origin, disability, age, religion, gender, or sexual orientation.
 - Have your personal and health information kept private.
 - Get answers to your financial and health questions.
 - Learn about your financial and treatment options in your primary language.
 - Take part in decisions about your financial and health care choices.

Summary of New Law, starting June 1, 2022

- If your household income is at or below 250% of the federal poverty level:
 - You may be able to get discounts on your health 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://cdphe.colorado.gov/federal-poverty-level-calculator>
- It does not matter if you:
 - Have health insurance or not.
 - Are not a resident of Colorado.
 - Are not a citizen.
 - Are an immigrant.
- You can get information in your primary language about your rights.
- For more information go to: [placeholder for link to patient (not provider) web page on hospital discounted care]

New Law About Bills from Hospital

- The State defines the most a hospital can charge for a service.
- If you made 36 payments, or paid the amount due on your bill, you do not owe any more money.
- The hospital must break the bill into monthly charges.
 - Your monthly bill cannot be more than 4% of your monthly income.
- You may be billed by a provider who works at the hospital.
 - The provider's monthly bill cannot be more than 2% of your monthly income.

Public Health Insurance 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 have health insurance:
 - You have the right to have your eligibility checked for discounts.
 - You must ask to be checked for eligibility for discounts and/or public health insurance programs.
- The hospital must check to see if you qualify for within 45 days of when you received the service or ask to be screened.
- 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 the Hospital Discounted Care Program

- Before sending your bill to collections, a hospital or provider who works at the hospital must:
 - Do what is described above.
 - Give you discounts and a payment plan if you are eligible.
 - Use clear explanation of all the services and fees on your bill in your primary language.
 - Bill your insurance (if you have insurance).
 - Notify you 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 of the decision within 14 days of completing an application.
- How to appeal the decision. An appeal happens when you do not agree with a decision.
 - You ask for your case to be reviewed for mistakes.
 - You have 30 days from the date the hospital gave you the decision to file an appeal.
 - For more information on how to appeal visit <https://hcpf.colorado.gov/hospital-discounted-care> or call 1-800-221-3943.