

Financial Aid Request
Hospital Services for #
Account #
Patient: Jane Doe (DOB X/XX/XXX)

To Whom It May Concern,

I am writing with the hope that you will grant financial aid for a recent hospital visit, which happened when [insert story of what happened and why you sought care immediately].

Example: I fell crossing the street and was in terrible pain. I thought I might have broken my ankle and needed to get an x-ray to see if it was safe for me to walk on it to get my daughter from daycare.

[Write story of why this bill is too high and the effect it will have on you/your family. Don't forget to put the number of what you owe and if you have different bills, insurances or last names than kids or other people in your family – add it all so they see the whole picture]

Example: While I am fortunate to have a steady income, most of our money goes to renting our apartment in the city and having our daughter in full-time daycare to accommodate two working-parents. This unexpected cost of \$1,884 for this ER visit, as well as the \$275 Physician Services Bill, is a legitimate stress on our household. We are already incurring many medical costs for my wife's pregnancy and genetic tests that the baby needed earlier in the pregnancy. While we have been saving to pay for the cost of this pregnancy and upcoming birth, the expense of my accident is something I could not have anticipated.

[Offer something!]

I can offer \$___ paid over 18 months for the excellent care I received, and humbly request that you waive the rest of the bill using financial aid coverage.

With gratitude,

Jane Doe

NOTES:

1. Remember, this is not your fault, it's our crazy messed-up system. In some states there are laws against medical debt impacting your credit score, or being able to grow interest while in collections- knowing your rights will help you!
2. Find the hospital's financial aid policy or ask them to send it to you, and read it so you know what to do next. Then, fill out and send in your aid application.
3. Keep a paper trail so you know when you sent the aid application and then any appeals. Set a calendar reminder in your phone to follow up after 2 weeks- keep this recurring until it's resolved.

4. Make a call to the hospital and ask to speak to someone in the financial aid department, get their name and email. Even if the appeals are mail only, see if they'll let you send it by email since you never know things might get lost in the mail (and then there's a paper trail that you sent it). Try to be friendly and treat this person as your main contact, so they can remember your case and try to help you.

5. If the bill goes into collections before you've received an answer regarding the aid application and/or appeals, check the hospital Financial Aid policy - they may be violating their policy and letting them know that may motivate them to resolve your case.

To: [name redacted]
Director of Patient Financial Services
Mailbox [xx]
[Street address]
[City, State, Zip]

October 24, 2023

Financial Aid Request - Appeal Letter
Hospital Services for #[redacted]
Account #[redacted]
Patient: Remy [last name] (DOB X/X/XX)

Dear Ms. [name],

I am writing with the hope that you will consider additional financial aid for a hospital visit earlier this year, which happened when I fell crossing the street and was in terrible pain. I thought I might have broken my ankle and needed to get an x-ray to see if it was safe for me to walk on it to get my daughter from daycare.

While I am fortunate to have a steady income, renting an apartment in Washington Heights and having a two year old (who was born at [hospital name]) in full-time daycare to accommodate two working-parents, and another baby arriving in 5 weeks, this unexpected cost of \$1,884 for this ER visit, as well as the \$275 Physician Services Bill, is a legitimate stress on our household.

After my initial appeal last month, the bill was reduced by \$565 to \$1,318, which I greatly appreciate, but the combined cost of both bills is still \$1,593 – a significant burden that my family cannot afford.

We are already incurring many medical costs for my wife's pregnancy and Hyperemesis Gravidarum medication, and genetic tests that the baby needed earlier in the pregnancy. While we have been saving to pay for the cost of this pregnancy and upcoming birth, the shocking expense of my accident is something I could not have anticipated.

Would you consider \$500 paid over 18 months for the excellent care I received, and humbly request that you waive the rest of the bill using financial aid coverage.

Thank you very much for your consideration,

Remy [last name]