Help With Your Medical Expenses: Resource Guide for Patients

Your Hospital Bill Could Be Forgiven

Most hospitals offer bill forgiveness programs. On average, a family of 4 earning less than \$100,000 a year will qualify.

Use the *Dollar For* tool to check if you qualify, and get help applying for free.



dollarfor.org

Use the Lown Institute Hospital Index to see how your local hospitals compare in providing charity care and financial assistance



lownhospitalsindex.org

On Medicare and Having Insurance Problems?

If your plan is denying a claim or causing issues, call the Medicare Rights Center:

800-333-4114 www.medicarerights.org

Prescription Costs Too High?

Needy Meds has a detailed list of programs and discounts for medications.



needymeds.org

<u>Uninsured? You May Qualify for</u> <u>Medicaid or an Affordable Plan</u>

If you don't have insurance, you may be able to get coverage with a very low premium — or even free coverage. Find free help near you to enroll.



localhelp.healthcare.gov

Or check if you qualify for Medicaid on your own:



medicaid.gov





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You Have More Rights Than You May Realize When It Comes to Hospital Bills

Centers for Medicare & Medicaid Services: Medical Bill Rights



cms.gov/medical-bill-rights

U.S. Public Interest Research Group -Education Fund: Everything You Need to Know About Your Rights



pirg.org/edfund/resources/medical-bills-ev erything-you-need-to-know-about-your-rig hts

Need Help Navigating All This?

Ask to speak with a hospital social worker or patient advocate. They may be able to help with applications, bills, and next steps.

Not Sure Where to Start?

The "An Arm and a Leg" First Aid Kit newsletter offers guidance on handling a wide range of medical expense challenges—from confusing charges to unexpected bills.



armandalegshow.com/starter-packs

Have a Serious or Chronic Health Condition?

You may be eligible for free case management through the Patient Advocate Foundation.

They can help get insurance to cover treatment, appeal denied claims, and connect you to benefits you may not know about.



patientadvocate.org



