

Charity Care



Longhorns Crushing Medical Debt
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What is it?

- Charity care is a community benefit program that offers free or reduced-cost healthcare services to patients who cannot afford to pay, with eligibility typically determined by income and household size.
- Under the Affordable Care Act (ACA), nonprofit hospitals **MUST** sustain a charity care policy for underprivileged patients, and have a publicly available written Financial Assistance Policy (FAP)
- Texas hospitals receive reimbursement via the Medicaid 1115 waiver and Medicaid DSH program

Charity Care Qualifications in Texas

<204% of FPL

Households receiving under 204% of the Federal Poverty Level can qualify for free care

<322% of FPL

Household receiving under 322% of the Federal Poverty Level can qualify for discounted care

Hospital Specific

Typically, underinsured AND uninsured individuals can apply

(necessary proof of identity/residency varies by hospital policy)

How to Apply

Ask Billing Dept. for a
Financial Assistance
Application

- Specifically ask for charity care policy
- Contact Patient Financial Services, if necessary

Gather Documentatio

- Most recent federal tax form, 2-3 pay stubs, & proof of household size
- If applicable, any documentation regarding other financial burdens

Apply within 240 day
window

- Even if partial payments have been made, you can apply within this window

Follow Up!

- Follow up with hospital and make necessary appeals

Important Provisions to Keep in Mind

1. Collections

Non-profit hospitals **MUST** wait a **MINIMUM** of 120 days after the first post-discharge bill before sending a bill to collections.

2. Minimum Bill Amounts

As per federal law, there is not a minimum bill amount required for consideration for charity care

- ALL MEDICAL CARE is eligible for charity care in nonprofit hospitals

3. Surprise Billing Protections

If receiving emergency care, you cannot be charged more than what your insurance allows, protecting insured patients from surprise large bills. Patients can still apply to charity care to cover normal costs under their insurance including deductibles and copays.

Resources



Dollar For

Organization that helps patients navigate hospital financial assistance

FAIR Health

FAIR Health Consumer can be used by patients to compare prices of services when receiving itemized bills

Texas Hospital Association

For most accurate information regarding specific hospital financial assistance policies

RAISE Texas

Coalition aimed at providing financial security for low to moderate income Texans