

Fixing Hospital Financial Assistance Programs

Hospital financial assistance programs, or “charity care,” are supposed to help low-income patients by discounting or forgiving bills. **But the system is broken.**

KNOWN

- **52%** of eligible patients never learn about these programs.
- Eligibility and application information is hidden deep within hospital websites, on tiny posters in ERs, and in the fine print of billing statements.

EASY

- Applications must be submitted by mail or fax.
- Patients must provide excessive information and documents, in some cases including details on livestock, credit limits, or even a priest’s note.
- Calls to financial assistance departments are rarely answered.

FAIR

- Hospitals fail to distribute **\$14 billion** every year in debt relief.
- Federal and state oversight of hospitals is limited.
- Patients are sent to collections or declaring bankruptcy for bills that should have been forgiven.

Our solution:
Make hospitals responsible for financial assistance, not patients.

KNOWN

Transparent Screening

- Explain financial assistance to the patient while they are in the hospital.
- Check eligibility with the patient (PE, available data, etc.)
- Show the patient and confirm it is correct.

EASY

Improved Application Process

- Make info clear, easy to find, and put it everywhere - hospital, online and the bill.
- Only ask for essential documents.
- Be easy to reach, helpful and fast with decisions.

FAIR

Debt Collection Safeguards

- Screen all patients for financial assistance before they are billed, put on a payment plan, sent to collections or sued.