



# Do you need help paying a hospital bill?

Good news! There is a new law in Colorado that helps low- and moderate-income patients with their hospital bills. Beginning September 1, 2022, if you go to the hospital:

## 1. The hospital must check to see if you might qualify for help.



If you are uninsured — or if you are insured and you ask to be screened — the hospital must check to see if you might qualify for:

- **Public health insurance programs**, like Health First Colorado (Colorado’s Medicaid Program), Emergency Medicaid, Child Health Plan *Plus* (CHP+), and Medicare. These programs can cover all or most of your health care bills.
- **Discounts** on your hospital bills.

## 2. You may qualify for discounts based on your income.



**If your household has low to moderate income, you may qualify for *Hospital Discounted Care*.**

It doesn’t matter if you have health insurance or if you are uninsured. You do not have to be a U.S. citizen or have a particular immigration status to qualify.

All Colorado households with incomes at or below 250% of the Federal Poverty Level qualify (\$2,831/month for an individual, \$5,781/month for a family of four). Some hospitals provide discounts to people with even higher incomes. Many middle-income people are surprised to learn that they qualify for assistance.

## How does it work?

- **If you don't have insurance**, the hospital must screen you to see if you're eligible.
- **If you do have insurance**, the hospital must screen you if you ask them to, **but you have to ask!** If you are insured and interested in discounts, tell the hospital, "I want to be screened for public health insurance and *Hospital Discounted Care* eligibility."
- Hospitals must help you in the language you prefer.
- After you answer some screening questions, the hospital must tell you if they think you might qualify for help. If you want to apply for discounts, the hospital must help you fill out an application, even if they think you probably won't qualify.
- **If your application is approved, the hospital must give you a discount.** They must also give you a payment plan based on a small fraction of your monthly household income. And if there's a remaining balance after you've made 36 monthly payments on your payment plan, the hospital has to consider the bill paid off.
- Hospitals must also take certain steps before sending your hospital bill to collections.

## Want to learn more?

Contact your hospital and say you are interested in applying for *Hospital Discounted Care!*

For more information about your rights as a patient, visit [www.cohealthinitiative.org/hospital-discounted-care/](http://www.cohealthinitiative.org/hospital-discounted-care/).



Colorado Consumer  
Health Initiative



VEDRA LAW LLC