



Department of Public Health

"Providing the Prescription for a Healthy City"

OFFICE OF HEALTH CARE ACCESS

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Charity Care Tip Sheet

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What do I do if I do not have money to pay for my medical expenses in the hospital?

You should first find out from the hospital if you qualify for a public insurance program such as Medicaid, Medicare, All Kids, or emergency Medicaid.

If you are not eligible for public insurance, you may be eligible for charity care. Charity care is health care provided free or at a discounted rate. Programs at different hospitals vary in who qualifies for benefits and which services are covered

All not-for-profit hospitals in Chicago, and Illinois overall, must provide some form of charity care for medical services in order to keep their not-for-profit status. Each hospital has its own set of charity care rules.

If you have a medical emergency, go to the emergency room immediately. Hospitals must treat you and stabilize you regardless of whether you have money to pay your bill. This is a federal law. However, treatment and payment are two different issues. You may be required to pay your bill.

How do I know if I am eligible for charity care?

Eligibility requirements vary by hospital. Ask for written information about the hospital's charity care program.

Even if you do not qualify for charity care or public insurance, you can discuss your financial situation with the appropriate person at the hospital and find out what else the hospital can do to help you.

How do I find out more about the hospital's charity care program?

Depending on the hospital, the appropriate person who can give you more information about charity care may be the financial officer, patient advocate, or social worker. They can help you with the process, including filling out the applications for charity care or public insurance.

If you are unable to find out information about the hospital's charity program, contact us and we will try assist you in finding the appropriate person.

When do I apply for charity care?

You need to apply as soon as possible. If possible, you should apply before you receive medical care. If you cannot apply before receiving care, you should apply as soon as possible, whether that is while you are in the hospital or after receiving care.

LAC Lakeview Action Coalition
partnered with Chicago Department of Public Health in developing this tip sheet

Remember

Keep a record and save all your hospital bills and letters that the hospital sends you.

Keep a record of all the calls that you make to the hospital about your bill and write a letter to the hospital that says what you and the hospital representative discussed during the call.

Keep copies of the letters that you send to the hospital.

What are my responsibilities?

Your responsibility is to provide a truthful application and to cooperate in good faith to provide needed information. This will include information about your personal finances. According to the Hospital Fair Patient Billing Act, patients have 30 days to provide such information. You are also required to notify the hospital of major changes in your financial situation within 30 days.

You should also keep detailed records and copies of all paperwork. Keep a record of everyone you talk to at the hospital about applying for charity care or other programs. Include dates, times, full names, titles, phone numbers, and what they said. When you submit your completed application, either get a return receipt or when delivering your application in person, ask for a written receipt, or at least get the full name of the person who accepts it.

What do I do when I receive bills while I am waiting for a decision on my charity care

It may take awhile for the hospital to review your charity care application.

If you receive bills while you are waiting for a decision on your application, call the charity care representative at the hospital and say that you have submitted your completed application for charity care. Ask them to confirm that the application is complete, and ask that they stop sending bills until you receive written notification of the hospital's decision on your application.

Afterward, write what was said between you and the hospital representative and send the letter to the hospital. Keep a copy of the letter.

What do I do if I think the hospital is not following its own charity care policy?

You can write directly to the Chairman of the Board of the hospital, with copies to the hospital Chief Executive Officer and Chief Financial Officer, to express your concerns and tell them what policy you think is not being followed.

**Call the Office of Health Care Access
CAREline if you have questions
312.745.CARE
312.745.2273**

Developed by Chicago Department of Public Health in Partnership with

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