



individual rights • social change

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KNOW YOUR RIGHTS to Hospital Financial Assistance

New York State's New Law Goes into Effect January 1, 2007

As of January 1, 2007, all private and public hospitals throughout New York State are required to provide financial assistance to patients who use any of the hospital's services. The new law is intended to improve New Yorkers' access to health care and protect consumers from unfair hospital billing and collections practices. If you have limited income and do not have health insurance, or are not able to afford your co-pays or deductibles, you have a right to apply for financial assistance to reduce your hospital bill.

When you apply for financial assistance, the hospital may ask about your income, household size, place of residence, and resources. People who live in New York State are eligible for hospital financial assistance, regardless of immigration status. Receiving hospital financial assistance should not affect your immigration status. In addition to providing financial assistance to make health care more affordable, hospitals can help uninsured New Yorkers to apply for free or low cost public health insurance programs which are safe for immigrants to use.

The hospital must:

- ◆ Offer a discount for inpatient, outpatient, and emergency services if you meet the eligibility requirements. You are allowed to apply for at least 90 days after you leave the hospital.
- ◆ Offer you an affordable installment plan to pay your bill over time.
- ◆ Inform you about the availability of financial assistance during registration and on every medical bill sent to you. The hospital must post signs in common languages about financial assistance.
- ◆ Provide a clear, simple application form. The hospital must provide free interpreting assistance if you need help in a language other than English. Always ask for an interpreter.
- ◆ Send you a written decision about your application and, if you are denied, inform you how to appeal.
- ◆ NOT send a bill to collections if you are eligible for financial assistance or Medicaid.

IF ANY OF THE FOLLOWING HAS HAPPENED TO YOU in the New York City area, please contact the Urban Justice Center at (646) 459-3004. We can help you get better care and will work with hospitals to improve services and correct violations.

If you:

- ◆ Were not informed by the hospital about your right to apply for financial assistance.
- ◆ Were not provided with an application or the hospital's financial assistance policy upon request.
- ◆ Were unable to apply for financial assistance because of a language barrier.
- ◆ Negotiated or tried to negotiate a payment plan with the hospital, but the monthly payment or interest rate was very high. Hospitals may not set monthly payments higher than 10% of your total monthly income.
- ◆ Were asked to provide excessive or unnecessary information in the application process, or if you were asked to provide documents that you cannot get.
- ◆ Were asked to provide information about the value of your car, home, college or retirement savings.
- ◆ Were not given enough time to apply for financial assistance before your case was referred to collections or if you were contacted by a collection agency before you received a decision from the hospital about your application for financial assistance.
- ◆ Were forced to sell or give up your home because you could not pay a bill.

Hospitals are not permitted to deny financial assistance based on your language, race, or immigration status. Hospitals DO NOT share information with immigration officials.