Are You Eligible for Discounted Care?

**Your Rights as a Patient Under Hospital Discounted Care**

If you need help paying a hospital bill, you can see if you qualify for discounted care. You can call Children’s Hospital Colorado   
at 720-777-7001, email us at [FinancialCounseling@childrenscolorado.org](mailto:FinancialCounseling@childrenscolorado.org) or visit us at [www.childrenscolorado.org](http://www.childrenscolorado.org/) set up an appointment to see if you qualify.

**Overview**

* You may qualify for discounted care if your income is low.
* If you qualify:
  + Hospitals and providers must limit your bills.
  + You must be offered a payment plan based on your income.
* You may still qualify even if you:
  + Are not a citizen.
  + Are an immigrant.

**Your Rights**

* Under the new law you have the right to:
  + Check to see if you qualify for discounted care.
  + Check to see if you qualify for public health care coverage.
  + Be given a payment plan if you qualify.

**Summary of New Law, starting September 1, 2022**

* If your gross household income is at or below 250% of the federal poverty level:
  + You may be able to get discounts on your health services.
  + You have the right to a payment plan based on your income.
  + To see if your household income qualifies you may ask the hospital where you received care or visit:   
    <https://hcpf.colorado.gov/colorado-hospital-discounted-care>
* You can get information in your primary language about your rights.
* For more information go to: <https://hcpf.colorado.gov/colorado-hospital-discounted-care>

**New Law About Bills from Hospital**

* The most a hospital can bill for a service is set by the Department of Health Care Policy and Financing.
* The hospital must break the bill into monthly charges.
  + Your monthly bill cannot be more than 4% of your monthly income.
* You may be billed by a provider who works at the hospital.
  + The provider’s monthly bill cannot be more than 2% of your monthly income.
* You do not owe any more money
  + Once you make 36 payments, or
  + Pay the full amount due on your payment plan

**Public Health Coverage and Discounts**

* If you do NOT have health insurance:
  + The hospital must see if you are eligible for the following:
    - Public health coverage and discount programs, like Health First Colorado, Child Health Plus (CHP+),   
      Emergency Medicaid, Colorado Indigent Care Program (CICP), and hospital discounts.
      * These can cover all or most of your health care bills.
* If you have health insurance:
  + You have the right to have your eligibility checked for discounts.
  + You must ask to be checked for eligibility for discounts and public health coverage programs.
* The hospital must check to see if you qualify within 45 days of when you received the service or ask to be screened.
* You may refuse to be screened. If you refuse to be screened, you may lose your right to take legal action against the   
  hospital and providers for:
  + Not checking to see if you qualify for programs, or
  + Not giving you discounts.

**Bill Collection Under Hospital Discounted Care**

* Before sending your bill to collections, a hospital or provider who works at the hospital must:
  + Do what is listed above.
  + Give you a payment plan if you are eligible.
  + Explain all the services and fees on your bill in your primary language.
  + Bill your insurance (if you have insurance).
  + Notify you they may send you to collections.
* If your bill is sent to collections without doing all the steps listed above, you can take legal action.

**Decision and Appeals**

* The hospital must notify you of the decision within 14 days of completing an application.
* How to appeal the decision.
  + An appeal happens when you do not agree with a decision.
  + You ask for your case to be reviewed for mistakes.
  + You have 30 days from the date the hospital gave you the decision to file an appeal.
  + For more information on how to appeal visit <https://hcpf.colorado.gov/hospital-discounted-care>   
    or call 1-800-221-3943.

**Complaints**

* You can file a complaint if you feel that any of your rights listed above have not been met.
* Complaints can be filed with the hospital or provider.
* Complaints can also be filed with the Department of Health Care Policy and Financing.
  + To file a complaint with the Department, contact 303-866-2580 or [HCPF\_HospDiscountCare@state.co.us](mailto:HCPF_HospDiscountCare@state.co.us)