Hospital Discounted Care

Your rights as a patient

What is Hospital Discounted Care?

Hospital Discounted Care is a Colorado law. It limits how much hospitals can charge some patients. It offers lower costs and payment plans. For patients whose income is at or below 250% of the Federal Poverty Guidelines, the limits to how much the hospital can charge must follow the rules of Hospital Discounted Care.

Contact Pagosa Springs Medical Center's Patient Financial Services at 970-507-3939 to see if you qualify.

Overview:

- You may qualify if your income is low. Your gross household income must be 250% of the federal poverty guidelines or less. The hospital will help you see if you qualify.
- If you qualify:
 - Hospitals and providers must limit your bills.
 - You can get a payment plan. The plan is based on your income.
- You may qualify even if you:
 - Are not a citizen.
 - Are an immigrant.
 - Have health insurance.

Your Rights

- You have the right to ask the hospital to:
 - See if you can get Hospital Discounted Care or other help.
 - See if you can get Health First Colorado (Colorado Medicaid).
 - See if you can get other programs.
 - Create a payment plan if you qualify.
- The hospital must give you information about your rights. The information must be in the language you prefer.
- To see if you qualify or ask questions, call 970-507-3939 or <u>visit the Hospital Discounted</u> <u>Care webpage</u>.

The Law About Bills from Hospitals and Providers

- You may get a bill from your hospital. You may also get bills from physicians who saw you in the hospital.
- If you qualify, any bill you get because of a hospital visit is limited. The bills cannot be more than Hospital Discounted Care allows.
 - You can look up the amounts for health care services at your hospital.
- Your bills must be split into monthly payments.
 - The amount you pay will depend on your income.
 - For more information, please go to our website.
- You do not owe any more money after:
 - You make 36 monthly payments, or
 - \circ You pay the full discounted amount in your payment plan.

Public Health Coverage and Discounts

- If you do **NOT** have health insurance:
 - The hospital must see if you qualify for:
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- Public health coverage and discount programs, like Health First Colorado, Child Health Plan *Plus* (CHP+), Emergency Medicaid, and hospital discounts.
 - These can cover all or most of your health care bills.
- The hospital must check to see if you qualify within 45 days of when you got care.
- You can refuse to let the hospital see if you qualify. If you refuse:
 - You cannot sue the hospital for not giving you discounts.
 - You cannot sue the hospital for not checking for programs that can help you.
- If you have health insurance:
 - You must ask the hospital to see if you can get help with your bills.
 - The hospital has 45 days to see if you can get help after you ask them.

Determination and Appeals

- After you complete an application, the hospital must tell you if you qualify within 21 days.
- If you disagree with their decision, you can appeal:
 - You must ask the hospital in writing for your case to be checked for mistakes.
 - You must file your appeal within 30 days of the date the hospital gave you their decision.
 - For more information on how to appeal, call 1-800-221-3943 or go to our <u>website</u>.

Bill Collection with Hospital Discounted Care

- Before sending your bill to collections, the biller must:
 - Do what is listed above.
 - Explain all the services and fees on your bill. They must do this in the language you prefer.
 - Bill your insurance (if you have insurance) before making a payment plan.
 - \circ Tell you in writing 30 days before they send you to collections.
- If your bill is sent to collections without doing all the steps listed above, you can file a complaint. You can also take legal action.

Hospital Discounted Care Complaints

- You can file a complaint if you feel any of your rights have not been met.
- Complaints may include:
 - Poor communication from the hospital financial assistance office.
 - Bills that are not properly discounted.
 - Missing or late paperwork or applications.
 - Not getting the Patient Rights document.
 - Anything else you want to tell us.
- If you have a billing complaint or issue, call the hospital billing department at 970-507-3939.
- You can file a complaint with your hospital or provider. Call 970-507-3824 or Quality.Department@psmedicalcenter.org.
- You can file a complaint with Health Care Policy and Financing. Call 303-866-2580 or email <u>hcpf_HospDiscountCare@state.co.us</u>.