

NORTHERN INYO HEALTHCARE DISTRICT

FINANCIAL ASSISTANCE AND CHARITY CARE

PLAIN LANGUAGE SUMMARY

This policy helps people who do not have enough money or insurance get the medical care they need at Northern Inyo Healthcare District (NIHD). It explains who can get financial help, how to apply, and how NIHD decides who qualifies. It also tells patients about discounts and how to find out the cost of their care. The policy follows state and national rules and does not change agreements with insurance companies.

NIHD helps patients who need medical care but have trouble paying. Some people can get free or discounted care depending on their income and financial situation.

- **Full Charity Care:** Free care for those earning 100% or less of the Federal Poverty Guidelines.
- **Partial Charity Care:** Discounts of 55%–90% are available for those earning between 101% and 400% of the poverty guidelines.
- **Special Circumstances Charity Care:** This program provides financial aid on a case-by-case basis for those facing unique hardships (e.g., bankruptcy, homelessness, or deceased patients with no estate).
- **Catastrophic Charity Care:** Large discounts if medical bills exceed 30% of a person's income.
- **High Medical Cost Charity Care:** Full discounts are available for insured patients with excessive medical bills and for patients without insurance discounts.
- **Uninsured Patient Discount:** This is an automatic 30% discount for uninsured patients who do not qualify for other charity or discount programs.
- **Extended Payment Plan:** Patients can set up monthly payment plans, with payments capped at 10% of their monthly income.
- **Caps on Patient Bills:** Eligible patients will not be charged more than Medicare or Medi-Cal typically pay.

The goal is to make sure everyone can get the medical care they need, even if they do not have enough money to pay.

How to Apply for Financial Assistance or Charity Care

If you cannot afford to pay your medical bill, NIHD can check to see if you qualify for financial help.

How to Apply

- If you say you cannot afford your bill, NIHD will check if you can get help.
- You must fill out a Financial Assistance Application and show us documents like tax returns or pay stubs.
- If your application is missing information, NIHD will ask for it.

How NIHD Decides Who Qualifies

- NIHD reviews applications and considers income, medical expenses, and other financial factors.
- If approved, financial assistance applies to any unpaid bills within the first six months after the first bill was sent.
- Some patients may be asked to apply for government assistance (like Medi-Cal) before receiving Full Charity Care. NIHD can help determine eligibility for these programs.
- If you refuse to provide financial information, you will not be considered for assistance.

Notification of Decision

- NIHD will notify you as soon as possible after reviewing their application.
- If you are approved for financial assistance, you will receive a letter explaining your discount or coverage.
- If you disagree with NIHD's decision, you can request a review within 30 days.

Making Patients Aware of Financial Help

- NIHD must offer you information about charity care, discounts, and potential coverage options (like Medi-Cal or Covered California) at the time of registration or discharge. If not provided during service, it will be mailed within 72 hours
- If you are uninsured, NIHD must provide applications for programs like Medi-Cal and Covered California and offer a good faith estimate of expected costs for services.

Help Paying Your Bill

There are organizations that will help you understand the billing and payment process, as well as information regarding Covered California and Medi-Cal presumptive eligibility program. There are free consumer advocacy organizations that will help you understand the billing and payment process. You may call the **Health Consumer Alliance at 888-804-3536** or go to <https://healthconsumer.org> for more information.

Shoppable Services

You can find NIHD prices and estimates (before discounts) on many common services online:

<https://nih.patientsimple.com/guest#/index>

Hospital Bill Complaint Program

The Hospital Bill Complaint Program is a California program that reviews hospital decisions about whether you qualify for help paying your hospital bill. **If you believe you were wrongly denied financial assistance, you may file a complaint with the Hospital Bill Complaint Program.** Go to HospitalBillComplaintProgram.hcai.ca.gov for more information and to file a complaint.

Help in Your Language.

If you need help in your language, please call (760) 873-2097, email Credit.Billing@nih.org, or visit the Credit and Billing Information Office at Northern Inyo Hospital. The office is open 8:30 a.m. – 4 p.m. at 150 Pioneer Lane in Bishop. Aids and services for people with disabilities, like documents in braille, large print, audio, and other accessible electronic formats, are also available. These services are free.