Quick Guide to Health Care Options When Uninsured

If you don't have health insurance coverage, Triage Cancer has a lot of information about your health insurance options. Learn more at TriageCancer.org/HealthInsurance. But, sometimes, you don't qualify for health insurance based on where you live, your age, your income level, or your immigration status. It is important to understand what your options are for accessing care.

Accessing Health Care in an Emergency: If you are having a medical emergency, you have a right to be seen at a hospital emergency room.

Under the Emergency Medical Treatment and Labor Act (EMTALA), hospital emergency rooms have to give emergency care to people, even if they are not insured or cannot pay. EMTALA applies to any hospital that takes Medicare or Medicaid. It does not apply to military or VA hospitals. For details about EMTALA: www.cms.gov/files/document/emtala-know-your-rights.pdf.

When individuals go to the emergency room, they have to be examined by a health care professional, like a doctor or nurse, to see if they need emergency care. If they do, the hospital must provide enough care to stabilize them, until the emergency is over. This does not mean that individuals will get treatment for all of their medical needs. They will only get treatment to the point where their lives are not in immediate danger.

- Example: if an individual goes to the hospital because they are unable to breathe, they would have to be seen by a doctor or nurse. The hospital would have to treat the patient until they could breathe again on their own. The hospital might give medication or oxygen to help the person breathe. But if the reason the patient couldn't breathe is because they had asthma, the hospital would not have to keep treating the patient's asthma once the emergency was over.

- Example: if an individual with cancer has a high fever, is in extreme pain, and is vomiting, they pay decide to go to the emergency room. The patient would be examined to see if their life is in immediate danger. If it is they would be treated. The treatment would stop once the patient was stabilized and their life is no longer in immediate danger. The hospital would not have to give additional care, like chemotherapy, radiation, or surgery.

Free or Low-Cost Options for Health Care: Some hospitals and clinics provide health care to individuals, even if they do not have health insurance.

- **Charity Care**: Nonprofit hospitals are required to offer free or discounted care to patients with certain income. This is called charity care, patient financial assistance, or an ability to pay program. Charity Care includes emergency care or hospitalization. Nonprofit hospitals are required to post their financial assistance policy online and in the hospital. If a hospital is reviewing your application, they cannot send your bill into collections. Some for-profit hospitals also offer financial help. Quick Guide to Charity Care Programs: TriageCancer.org/QuickGuide/Charity-Care-Programs. Dollar For is a nonprofit organization that can check to see if you are eligible for Charity Care at your hospital, and help you apply. They can even help after you get a medical bill that you cannot pay: DollarFor.org/TriageCancer.

- **Federally Qualified Health Centers (FQHCs):** These centers must provide care on a sliding fee scale based on ability to pay. They cannot deny care because someone does not have insurance. FQHCs offer a range of services, including primary care. To find a FQHC, visit FindaHealthCenter.hrsa.gov.

- **Rural Health Clinics (RHCs):** These clinics provide health care in rural areas. Many use a sliding fee scale based on someone's ability to pay. To find a RHC near you, visit www.cms.gov/Outreach-and-Education/Medicare-Learning-Network-MLN/MLNProducts/Downloads/rhclistbyprovidername.pdf.

- **Community Clinics:** These clinics provide low-cost care if you are uninsured. To find a local clinic, visit the National Association of Free & Charitable Clinics (NAFC): NACFCclinics.org/find-clinic.

Ways to Manage Health Care Costs Before Care:

If you are needing to pay out-of-pocket for your medical care, here are some tips:

- **Be a Good Consumer:** Consider your health care options like you would any other item or service you purchase: shop around and compare prices. For example, you usually don't have to use a specific lab for a blood test. Not all labs charge the same amount. For more information on ways to shop for medical care, visit the CancerFinanes.org Module on Managing Finances: TriageCancer.org/Cancer-Finances-Managing-Finances.

- **Negotiate with Health Care Providers:** If shopping around for lower-cost providers is not an option, you might be able to negotiate your medical bill, before you get care. Ask for up-front pricing for all non-emergency tests and procedures and ask if there are any discounts available. For instance, providers may offer a discount for paying in cash, rather than by credit card. You might qualify for an "ability to pay" program or "charity care" at a health care facility. Many hospitals have a billing department and even patient navigators who can help you negotiate a bill.

- **Use Resources to Help Pay for Prescription Drugs:**
  - Research the best price for your medications in your area at www.goodrx.com. Different pharmacies may charge different prices. If another pharmacy charges less than your pharmacy, you can ask your pharmacy to match their price.
  - Use a free drug discount card to buy medications at a cheaper price. Triage Cancer partners with NeedyMeds to offer a drug discount card: TriageCancer.org/DrugDiscountCard.
  - Some drug companies that make prescription drug coupons, discount cards, vouchers, and more. If you do not have health insurance, you may qualify for free medications. Visit CancerFinances.org - Managing Prescription Drug Costs (TriageCancer.org/Cancer-Finances-Prescription-Drugs) or the Guide to Getting and Paying for Prescription Drugs (TriageCancer.org/QuickGuide-RxAssistance).

Ways to Manage Health Care Costs After Care:

If you have already received medical care, and are struggling to pay your bills, here are some tips:

- **Talk with Health Care Providers**: If you get a medical bill that you are unable to pay, it is important not to ignore it. Sometimes doctors, hospitals, and others are willing to accept a lower price from people who are uninsured. Sometimes they will help you set up a payment plan that can make paying the bill more affordable. You can also ask for more time to make a payment. Be careful when you're considering paying medical bills with credit cards; they usually have high-interest rates, and you could end up spending more than necessary. You should also be careful when thinking about taking out a home loan to pay off a medical bill. This could mean that the lender could take your home if you are unable to make payments. Don't wait too long to talk to your provider about an unpaid bill. Talking to your provider before an unpaid bill gets sent to a collection agency can help protect your credit score.

- **Check to See if You Qualify for Charity Care:** Many providers have financial assistance programs to help lower the cost of medical bills for people who qualify. Contact Dollar For if you need help.

- **Apply for Financial Assistance Programs**: Many organizations offer financial assistance programs that can help pay for medical care and other expenses, such as transportation or lodging during treatment. For more information, read our Checklist to Finding Financial Help (TriageCancer.org/Checklist-FinancialHelp) or visit the CancerFinances.org Financial Assistance Resources Module (TriageCancer.org/Cancer-Finances-Financial-Assistance).

- **Use Crowdfunding**: Asking for donations from others may be a good way to help pay for medical and other expenses. Read our Quick Guide to Crowdfunding to learn about crowdfunding websites and important things to consider before using crowdfunding: TriageCancer.org/QuickGuide-Crowdfunding.

For more information about navigating health insurance, health care, medical bills, and finances: TriageCancer.org/HealthInsurance & TriageCancer.org/Financial.