

# What is Charity Care?

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Charity Care is another term for the "Hospital Finance Assistance Law," a law in New York that requires hospitals to provide discounts to people without insurance who cannot afford to pay medical bills.

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## Who is Eligible for Charity Care Discounts?

All hospitals in New York are required to provide discounts to people who apply for assistance, if the patients:

1. live in New York,
2. have no health insurance that will cover their medical care, and
3. Meet financial eligibility requirements (earning 300% or less of the "federal poverty level").

Some hospitals extend discounts to people who have higher incomes or who also insured.

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## How Do I Get a Charity Care Discount?

The hospital does not apply the discount automatically, but the law requires that they post information about their policies and tell patients about the discounts. Under the current law, patients have 90 days after the hospital visit to apply for Charity Care by filling out an application and providing financial information.

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## How Much of a Discount Will I Get with Charity Care?

The amount of the discount is a sliding scale that depends on your income. Depending on income, a patient receiving charity care may have to pay a "nominal" fee or pro-rated amounts, capped at what private insurance would pay for the visit.