

# 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 Southwest Health System, Inc at 970-564-2131 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 970-564-2131 or visit the Hospital Discounted Care webpage at <http://hcpf.colorado.gov/colorado-hospital-discounted-care>.

### 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 at <https://hcpf.colorado.gov/Hospital-Discounted-Care-Rates>.
- 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 at <https://hcpf.colorado.gov/colorado-hospital-discounted-care>.
- You do not owe any more money after:
  - You make 36 monthly payments, or
  - 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:
  - 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 970-564-2014 or go to our website at <https://hcpf.colorado.gov/colorado-hospital-discounted-care>.

## **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.
  - 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 970-564-2130.
- You can file a complaint with your hospital or provider. Call 970-564-2014.
- You can file a complaint with Health Care Policy and Financing. Call 303-866-2580 or email [hcpf\\_HospDiscountCare@state.co.us](mailto:hcpf_HospDiscountCare@state.co.us).