

Guide to Charity Care

Author

Northwest Justice Project

Last Review Date

April 20, 2025

A hospital must provide medical care for free or at a reduced cost if you can't afford to pay for care such as inpatient hospital stays and emergency room visits. It's never too late to apply for Charity Care, even if you're being sued over a hospital bill.

1. What is Charity Care?

Charity Care is a special program that helps with hospital bills if you have low income. Washington State law requires hospitals to give free or reduced-cost medical care to people who meet certain income qualifications.

If you're getting care in a hospital, or you have a bill for hospital care, ask for a Charity Care application to find out if you're eligible.

When the hospital admits you, it should provide notice of its Charity Care program. You can ask for a Charity Care application while in the hospital or after you're discharged. But **there's no deadline to apply**.

Even if you're not sure you're eligible for Charity Care, you should apply. Hospitals can give Charity Care discounts of up to 400% of the federal poverty level.

Federal and state laws require hospitals to provide certain types of care for free or at a lower cost if you can't afford to pay for it. Charity Care covers "medically necessary" treatment. This includes inpatient hospital stays and emergency room

visits.

Charity Care may not cover medical provider services who aren't considered part of the hospital's medical staff or visits to a hospital's outpatient clinics. **Examples:** It doesn't cover radiologists or anesthesiologists who work in the emergency room but aren't employed by the hospital.

Each hospital has its own Charity Care policy. To see your hospital's policy, you can find it in this statewide list (<https://doh.wa.gov/data-statistical-reports/healthcare-washington/hospital-and-patient-data/hospital-policies>), or call the hospital to ask for a copy. Some hospitals have a different name for their Charity Care program. They may call it, for example, Bridge Assistance or Financial Assistance.

Even if you already have medical insurance, you might qualify for Charity Care. Your insurance might have high deductibles or only cover part of a hospital bill. If you have low income, Charity Care may cover these deductibles or co-pays.

All patients, if otherwise eligible, can get Charity Care, regardless of citizenship status.

2. Notice

Every hospital offering Charity Care must give you notice about Charity Care in **all** these ways:

- Post a notice about Charity Care in the emergency room, admissions area, and the financial service or billing areas that are open to patients
- Give a patient Charity Care information at intake or discharge
- Post a plain language summary of the hospital's current Charity Care policy and the application form on the hospital's website
- Provide the summary and application in all languages spoken by more than 10% of the population served by the hospital

- Give a patient Charity Care information in every billing statement
- Provide all billing statements and written communications in **both** English and the second most spoken language in the hospital's service area

Not all hospitals provide notice of Charity Care, even though the law requires it. Sometimes notice is provided but you don't see it. When you're very sick, you may not be focused on notices or forms you're signing.

3. Apply

You can apply for Charity Care while you're in the hospital or after you leave the hospital. It's best to do so as soon as possible, before the hospital sends the bill to collections or before you're sued for the hospital bill. But **you can apply for Charity Care at any time, even after your bill has been turned over to a collection agency or you've been sued for the debt.**

Some hospitals or debt collectors might tell you it's too late to apply if the debt has gone to collections. **This isn't true.**

Even if you've already paid your hospital bills, you can still apply for Charity Care now. If the hospital awards you Charity Care, you can get your money back.

If you're not given an application form when you're admitted to or discharged from the hospital, you can get one from the hospital's billing office. You can also ask the hospital to mail you the form, or you can get it on the hospital's website.

4. Process

Fill out the application and turn it in by the deadline stated on it. To make sure the hospital reviews your application and documents quickly, you should:

- Make a copy of your documents and application before sending them in

- Get proof of delivery (fax confirmation or tracking with delivery confirmation)
- If you hand in the application and documents at the hospital, ask the hospital employee who accepts your documents to sign and date your copy
- Make a follow-up phone call to make sure the hospital has all the documents it needs to decide on your Charity Care application
- Keep a copy of your application and all documents you give the hospital.
- Make sure you get proof of the date you submitted your application and documents to the hospital

The hospital first makes an initial determination of eligibility based on information you verbally give it. After this initial determination, you must give the hospital proof of your income, and your assets, depending on your household's income. Here are some examples of proof of income:

- Pay stubs
- Income tax returns from the past year
- W-2 statements from your employer
- Social Security or Unemployment income statements
- DSHS documents, including medical coupons and/or approval for cash benefits

You must give the hospital these documents by the deadline stated in the hospital's letter

If you need help or more time with the application because of a language barrier, disability, or any other hardship, call the hospital. Ask for more time or help.

If you give all the information requested and the hospital needs more, they must ask you in writing. If you don't give the hospital all documentation by the deadline, they may deny your application.

5. Assets

A hospital may decide you're not eligible to have them write off the entire bill, but they could reduce what you owe by considering the value of things you own (your

assets) and how available they are to you. Hospitals must have a policy about this and make it publicly available.

A hospital policy may **not** consider any of these:

- The first \$5,000 in cash you have on hand or in a bank account if you're a single person, \$8,000 for a family of two, and \$1,500 for each additional family member.
- Any equity in a home you own and use as your primary residence.
- Retirement plans, other than 401(k) plans.
- Any prepaid burial contract or burial plot.
- Any life insurance policy with a value of \$10,000 or less.
- One vehicle, and a motor vehicle that you need for work or for medical purposes.

The hospital has the right to get information about your assets. If other proof of an asset isn't available, the hospital must accept your written and signed statement about your asset.

6. Decision

Once the hospital gets from you the proof it asked for, it must make a final determination of your eligibility within **14 days**.

- **If the hospital approves your Charity Care application**, it must send you a letter explaining how much of the bill is covered and how much, if any, you still owe.
- **If the hospital denies your Charity Care application**, it must send you a letter of denial. It says how you can fight (appeal) the denial. It must also say why they denied you Charity Care, and that you only have 30 days to appeal.

7. Approval

The date or dates you received hospital care affect how much Charity Care help you can get.

If you got hospital care after July 1, 2022, and your income is at or below 200% of the Federal Poverty Level, the hospital must write off your eligible hospital bill, no matter the hospital's size. If your income is more, you may get some of the bill covered, depending on the hospital's size.

If you got hospital care before July 1, 2022, and your household income is below 100% of the Federal Poverty Level, the hospital must completely cover (write off) your eligible hospital bill. If your income is more, you may get some of the bill reduced.

8. Hospital size

The size of the hospital where you received care can also affect how much Charity Care help you get.

If you got care from a big hospital:

- The hospital must write off the entire bill if your income is 300% of the federal poverty level (FPL) or less.
- The hospital must write off 75% of the bill if your income is between 301% and 350% of the FPL.
- The hospital must write off 50% of the bill if your income is between 351% and 400% of the FPL.

If you got care from a smaller hospital, which includes all hospitals that don't meet the criteria for the first category:

- The hospital must write off the entire bill if your income is 200% of the federal poverty level (FPL) or less.
- The hospital must write off 75% of the bill if your income is between 201% and 250% of the FPL.
- The hospital must write off 50% of the bill if your income is between 251% and 300% of the FPL.

9. Collections

Whether or not you've applied for Charity Care yet, you may hear from a collection agency about your hospital bill. If you get a letter from a collection agency about the hospital bill, you should:

- Apply for Charity Care immediately, if you haven't already. A collection agency may not report information about medical debt to a credit bureau for at least 180 days from the date the collection agency received the information about the debt. This should give you enough time to apply for Charity Care and get a decision.
- Send the collection agency a letter demanding it stop all collection activity while the hospital is considering your Charity Care application. Keep a copy.

A collection agency's notice to collect on a medical debt must state all these things:

- Your right to ask for the original account number assigned to the debt
- Your right to ask for the date of your last payment
- Your right to ask for an itemized statement that gives you all of these:
 1. The medical creditor's name and address,
 2. The dates of service,
 3. The services the provider claims it provided you,
 4. The amount of principal owed on the debt,
 5. Any adjustment to the bill, including the amount of any payments by you or anyone else,
 6. Any interest or fees, and
 7. Whether you were found eligible for Charity Care and if Charity Care payments were applied to the debt.

[Learn more about your rights when dealing with debt collectors.](#)

10. Sued

If you're served with court papers showing you're being sued over the hospital bill, you should:

- Apply for Charity Care immediately.
- Respond in writing to the lawsuit.
- Send the plaintiff's attorney a letter telling them to put the lawsuit on hold while the hospital is considering your Charity Care application.
- Try to talk to a lawyer who is knowledgeable about Charity Care as soon as possible.

If the hospital has already gotten a judgment against you for hospital services that Charity Care should have covered, in a few cases, you may be able to get the judgment canceled (vacated).

If neither you nor anyone in your household was handed the court papers (no one in your household was served), try to talk to a lawyer as soon as possible.

11. Form Letters

Form attached:

Letter to collection agency re suspension of collection pending charity care determination (NJP Debt 121)

Form attached:

Letter to lawyer re suspension of lawsuit pending charity care determination (NJP Debt 122)

WashingtonLawHelp.org gives general information. It is not legal advice. Find organizations that provide free legal help on our Get legal help page.

Date: _____

To:

Name of collection agency

Street address

City, state, and zip

Re: Stop collection pending Charity Care determination

Your name: _____

Account #: _____

Original creditor (*name of the hospital that the bill is for*):

I received your letter dated _____ for a bill from (*name of hospital*):

I've applied for Charity Care to pay for this bill. I'm waiting for the hospital's decision on my application. The law requires you to stop collection activity until the hospital decides on my application. See WAC 246-453-020.

Sincerely,



Sign here

Print name

Street address

City, state and zip

Phone number / Email - optional

Date: _____

To:

Name of lawyer representing hospital or collection agency

Name of law firm

Street address

City, state and zip

Re: Request for Suspension of Lawsuit Pending Charity Care Determination
(Put the info here that is in the caption of your Summons and Complaint)

Case name: _____ v. _____

Case No: _____

County: _____

I was served with a Summons and Complaint in the lawsuit listed above. I have filed a Notice of Appearance and Answer and sent you a copy. As I indicated in my Answer, I believe I am eligible for Charity Care.

I have now applied for Charity Care to pay this hospital bill. I am waiting for a determination from
(name of hospital) _____ on my Charity Care application.

WAC 246-453-020 requires you to suspend collection activity until the hospital makes a decision on my application. I request that you not proceed with this lawsuit until a decision has been made.



Sign here

Print name

Street address

City, state and zip

Phone number / Email - optional