

# What if I Can't Pay Medical Bills?

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## **Check if the Bill is Accurate**

Ask for an itemized list of charges to check if the charges are accurate, reflect services you actually received, and contain no billing errors. The accounting or billing office of your provider, whose contact information should be on the billing statement, should be able to answer questions if you are unsure.

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## **What if the Bill is Wrong?**

If you disagree with the charges or want more information, you can appeal them with your health insurance company. You have a right to both an "internal appeal" from your insurance company and an "external review" for a separate, independent review of the charges.

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## **Charity Care or Financial Assistance**

If you were treated at a hospital in New York and are uninsured, you might qualify for a discount under the Hospital Finance Assistance Law, or "Charity Care." Some hospitals also provide discounts to people with insurance. See the flier on Charity Care for more information.

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## **What if I Still Owe the Bill?**

If you still owe all or part of the bill, you can ask your provider to work with you to pay a lower amount or set up an interest-free repayment plan. You can also contact a Community Health Advocate for assistance resolving medical bills at 888-614-5400.