

START HERE

Do these 3 things

You do not have to solve the whole bill today. Start with one phone call.

1**Call the hospital billing office**

Use the number on the hospital's official website or your bill.

☐**2****Ask for financial assistance**

Request the policy, plain-language summary, and application.

☐**3****Apply before choosing a payment plan**

Ask the hospital to review assistance first.

☐**SAY THIS**

I cannot afford this bill. I want to apply for financial assistance before choosing a payment plan.

KEEP YOUR INFORMATION PRIVATE

Do not send bills, medical records, Social Security numbers, insurance IDs, tax returns, or completed worksheets to The Health Question.

PHONE CALL

Use this call script

Read it exactly as written or change the words so they feel natural.

CALL SCRIPT

**Hello. I cannot afford this hospital bill.
I want to apply for financial assistance before
choosing a payment plan.**

**Please tell me the deadline and what documents I need.
Will you place my bill on hold while my application is reviewed?**

WRITE DOWN THE DETAILS

HOSPITAL NAME

PHONE NUMBER

DATE CALLED

PERSON I SPOKE WITH

BEFORE YOU HANG UP, ASK:

- ☐ What is the application deadline?
- ☐ What documents do I need?
- ☐ Will you place the bill on hold during review?
- ☐ Which hospital and professional bills are covered?

APPLICATION

Gather only what they ask for

Every hospital has different rules. Use its checklist, not a general online list.

THE HOSPITAL MAY ASK FOR:

- ☐ Your bill or account number
- ☐ Recent pay stubs or other proof of income
- ☐ A recent tax return, if required
- ☐ Proof of unemployment, disability, retirement, or benefits
- ☐ Household size information
- ☐ Insurance information
- ☐ A short written explanation if documents are unavailable

MISSING A DOCUMENT?

Ask whether the hospital accepts another form of proof. Do not guess and do not leave the application unfinished without asking.

Send sensitive documents only through the hospital's approved secure method. Never send them to The Health Question.

FOLLOW UP

If they say no, do this

A denial may not be the end. Ask for the reason and the next available step.

FIRST, SAVE AND CONFIRM

- ☐ Save a copy of the application and documents.
- ☐ Save proof showing when and how you sent it.
- ☐ Ask when to expect a decision.
- ☐ Request the decision in writing.

IF THE ANSWER IS NO

Ask for the reason and the calculation in writing. Ask about an appeal or reconsideration. Ask whether a partial discount or hardship program is available.

Consider a payment plan only after assistance and discounts have been reviewed.

OFFICIAL HELP

CMS: cms.gov/medical-bill-rights

CFPB: consumerfinance.gov/medical-bills

USA.gov: usa.gov/help-with-medical-bills

DO NOT DELAY EMERGENCY CARE BECAUSE OF COST CONCERNS.

If you may be having an emergency, call local emergency services or seek immediate in-person care.