heal the debt

FREE VOLUNTEER HELP
WITH MEDICAL BILLS

Financial Assistance for Hospital Debt

Background: Every hospital in New York State is required to offer financial assistance if you fall within set income limits, **regardless of immigration or insurance status**. The assistance policy must be posted on hospital website and must be in multiple languages. But it can be hard to find.

Eligibility: You can make up to 400% of the poverty line by law. Some hospitals will provide assistance if you make more than 400%.

Family Size	Annual Income	Monthly Income
1 person	$62,600	$5,216.67
2 people	$84,600	$7,050.00
3 people	$106,600	$8,883.33
4 people	$128,600	$10,716.67
5 people	$150,600	$12,550.00
6 people	$172,600	$14,383.33

Search for "hospital financial assistance" on hospital website or call billing department and ask for the policy at your hospital.

This website can help you see if you are eligible and apply! https//dollarfor.org/Brooklyn and is free of charge!

Note: For proof of income, you can use a pay stub, a letter from your employer, 1040 or you can provide a self-attestation:
https://www.health.ny.gov/health_care/medicaid/publications/docs/adm/10adm-5att5.pdf.

Dollar For will follow-up with you to find out outcome, but the hospital will only communicate with you. Respond to Dollar For texts as they can help with challenges. Their service is free of charge.

Once you've applied, you are not required to pay any bill until a determination is made (usually within 30 days).

Not covered by these policies:

- BILLS OLDER THAN 240 DAYS (8 MONTHS). If you have older bills, it is worth trying, because some hospitals have more generous policies.
- Non-hospital care
- Hospital policies differ about whether co-pays or deductibles will be covered.
- Non-medically necessary care (cosmetic surgery)
- Prescriptions
- Labs
- Dental bills
- Veterinary bills
- Insurance denials (can call Community Health Advocates: 888-614-5400)

Advice:

- Do not accept a payment plan unless you are sure you are not eligible for financial assistance. Financial assistance can eliminate the debt; a payment plan just stretches it out.

- Hospital payment plans cannot charge more than 2% interest—many are interest free. And a monthly payment cannot be more than 5% of your monthly income

- You may be eligible even if your bill is with a collection agency. No action can be taken on an account in collections if you have a financial assistance application pending.

- Do not sign up for medical credit cards. These are rarely as good a deal as they sound.

- Only use your credit card if you are sure you can pay it off on time. Financial assistance will not pay late fees or interest. And credit card debt is reported to credit agencies, but medical debt is not.

Final Note: Although this policy does not apply to doctors' offices, outpatient clinics, urgent care centers, labs, it is worth telling the billing departments of any provider that you qualify for hospital financial assistance and you are unable to pay the bill. Many will negotiate a lower fee.

Please contact us if you have questions or need assistance with any part of this!

healthedebt@gmail.com

917-740-6052

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