

## I AM WORRIED ABOUT ACCESSING HEALTHCARE DURING THE COVID-19 PANDEMIC BECAUSE OF COST OR LACK OF HEALTH INSURANCE.

- You are always eligible to receive emergency healthcare services, regardless of your ability to pay.
- It is often better to go to a non-profit hospital because they have legal requirements to provide discounts and financial assistance to people who cannot afford healthcare.

## I DO NOT HAVE HEALTH INSURANCE OR I JUST LOST MY INSURANCE BECAUSE I LOST MY JOB DUE TO COVID-19.

Apply for Medicaid. Illinois has Medicaid programs that cover single adults, families, children, and people with disabilities

### WAYS TO APPLY:

- ✓ Online at [www.abe.illinois.gov](http://www.abe.illinois.gov).
- ✓ By phone at **1-800-843-6154**.
- ✓ If you live in the City of Chicago and make 125% or less of the Federal Poverty Line, call the Legal Aid Chicago Enrollment Paralegals at **312-347-8342**.
- ✓ Illinois is working on expanding access to Medicaid through “federal waivers.” This means that you may become eligible for Medicaid even if you were ineligible before.

## I AM GOING TO OR AM ALREADY IN THE HOSPITAL AND I AM VERY WORRIED ABOUT THE BILL, WHAT CAN I DO NOW?

- If you are not currently insured, consider applying for Medicaid **now**. If you are approved, your benefits will date back to when you applied.  
*If you had medical treatment in the three months before you applied, Medicaid can cover the cost of medical treatment if you were income and asset eligible for Medicaid in those three months.*
- If you are not eligible for Medicaid, contact the hospital and ask them for an application for financial assistance.  
*The best time to ask about financial assistance is when you are at the hospital, but you can apply for financial assistance even after you leave the hospital.*
- If you are not eligible for Medicaid and do not have any other health insurance, apply for an “**Uninsured Patient Discount**.” The Hospital must review your financial information to see if you are eligible.
  - This discount can be up to 100% of all charges over \$300.
  - You must apply for this discount within 60 days of the date you received care.
  - Make sure you attach documents that prove your income, assets, and residence in Illinois and follow up with all requests from the hospital for more information.



Call  
**312.341.1070**

Monday to Friday  
between 8 AM and 4:30 PM

OR



**Apply Online**

[www.legalaidchicago.org](http://www.legalaidchicago.org)

## I'VE RECEIVED A BILL FROM A HOSPITAL AND I KNOW I CAN'T PAY THIS AMOUNT. WHAT SHOULD I DO?

- Your bill must have contact information for the hospital to which you can address questions and disputes about your bill.
- Use this information to ask about financial assistance or a reasonable payment plan.
  - The hospital must respond to your phone call within 2 business days.
  - The hospital must respond to your mailed letter within 10 business days of receiving it.
- Make sure you respond within 30 days to all requests from the hospital for information on your income and assets.
  - If you show that you do not have the income or assets to pay the amount owed and you have followed up with all requests for more information from the hospital, then the hospital cannot take legal action against you to collect the bill.

## I KEEP RECEIVING PHONE CALLS FROM BILL COLLECTORS ABOUT A MEDICAL DEBT, AND I CAN'T TAKE IT ANYMORE.

- Debt collectors, the companies that collect an account on behalf of the hospital, are subject to the **Fair Debt Collection Practices Act**. This means:
  - You have the right to send them a request in writing to stop contacting you and the debt collector must stop contacting you by either phone or letter.
  - They **cannot** call you before 8 a.m. or after 9 p.m.
  - They **cannot** call you repeatedly to annoy you, threaten you, state that non-payment of the debt will result in arrest or imprisonment.
  - There are other protections in the FDCPA, for more information visit [cfpb.gov](https://www.cfpb.gov).
- Medical debt is an “unsecured” debt, meaning that failure to pay will not result in any of your property or income being taken away, unless the hospital files a court case and gets a judgment against you.
  - Income such as Social Security and veterans benefits, unemployment, child support, maintenance, pension, retirement, and wages less than \$416.25 per week is protected from collection, even when there is a judgment against you.



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## **MY MEDICAL BILLS ARE COMPLETELY OVERWHELMING AND I AM THINKING ABOUT FILING FOR A BANKRUPTCY.**

- Filing for bankruptcy is a big decision. Bankruptcy is a very powerful tool, but it also can have significant negative consequences on your financial situation, your ability to borrow money, and your ownership of houses and cars.
- Bankruptcy is not often the best response to medical debts, but it may be appropriate for medical debts if:
  - *The hospital has obtained a judgment in a court case against you;*
  - *You earn significant income; AND*
  - *You have already applied for and did not receive financial assistance or a reasonable payment plan from the hospital.*
- Call LEGAL AID CHICAGO at **312-341-1070** to get an assessment of whether a bankruptcy is a good option for you.

**LEGAL AID CHICAGO has lawyers and paralegals who work on accessing public benefits, such as Medicaid, and dealing with debts, including medical debts. Contact us, *especially if:***

- You are no longer able to access medical care because of your debts;
- You are being sued by a hospital or doctor's group;
- You believe that you should receive financial assistance or the uninsured patient discount but you were not able to apply for those programs.



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