

# KNOW YOUR RIGHTS!

## What You Need to Know About Financial Assistance and Medical Debt



Are you or a loved one seeking treatment at Johns Hopkins?

Did you know that you could qualify for free or reduced-cost care?

Hopkins receives millions of dollars<sup>1</sup> from the state of Maryland every year to provide free or reduced-cost care to low and moderate-income patients. Patients whose family income falls below certain levels have a legal right under Maryland law to financial assistance, called charity care, that pays for all or part of their medical bills. In the past Hopkins has made it difficult for patients to access this assistance. This brochure will ensure that you know your rights and receive the charity care and financial assistance you and your family members may have a right to.

## Who is Eligible for Charity Care?

The grid to the left (Figure 1) can help determine if you or a loved one are eligible for charity care. There are other income levels within these ranges that cover 80%, 60%, 40%, or 30% of your care. If your household income falls within these numbers, you should ask for charity care forms.

### There are some other important factors you should know »

- ▶ No income or assets of the parents of adult patients or children over 18 residing in the same household should be counted for purposes of eligibility.
- ▶ Patients enrolled in these social service programs are automatically qualified for charity care. You must submit proof of enrollment within 30 days of care »
  - ▷ Free or reduced-cost lunch program
  - ▷ SNAP
  - ▷ WIC
  - ▷ Low-income-household energy assistance
  - ▷ Primary Adult Care Program (PAC)
- ▶ While it is not legally required, JHH also considers your assets when determining your eligibility. While this should not discourage you from applying, the income grid is not a guarantee of eligibility.

### If you are living in the United States without documentation, you may still be able to receive charity care and financial assistance at Hopkins.

Johns Hopkins Hospital (JHH) confusingly indicates in some of its hospital signage that only citizens or permanent residents in the United States are eligible for charity care.<sup>2</sup> However, Hopkins' full financial assistance policy states that "Hospitals may extend Financial Assistance to residents with demonstrated financial need, regardless of citizenship, in neighborhoods surrounding JHH and Bayview."<sup>3</sup>

JHH also provides funding and services for The Access Partnership (TAP) which provides primary care for "undocumented residents who are ineligible for state or federal health insurance programs."<sup>4</sup>



# Free or Reduced-Cost Care Financial Assistance Grid

Maximum and Minimum Range — Effective March 1, 2019

Number of People in Family	Income Level for 100% Coverage	Income Level for 20% Coverage
1	\$24,980	\$37,470
2	\$33,820	\$50,730
3	\$46,660	\$63,990
4	<b>\$51,250</b>	<b>\$76,875</b>
5	\$60,340	\$90,510
6	\$69,180	\$103,770
7	\$78,020	\$117,030
8	\$86,860	\$130,290

(Figure 1)

► **EXAMPLE »**

Annual Family Income » **\$57,000**

Number of People in Family » **4**

Applicable Poverty Income Level » **\$51,250**

Upper Limits of Income

for Allowance Range » **\$76,875 (20% coverage)**

**\$57,000 is less than the upper limit of income; therefore patient is eligible for financial assistance.**

Source: Johns Hopkins [https://hpo.johnshopkins.edu/enterprise/policies/1003/35770/policy\\_35770.pdf?\\_af=0.356829978251&r12smSESSION=NO](https://hpo.johnshopkins.edu/enterprise/policies/1003/35770/policy_35770.pdf?_af=0.356829978251&r12smSESSION=NO)

# I Think I am Eligible for Charity Care. Now What?

If you think you are eligible for charity care, request and fill out the following documents »

- ▶ Maryland State Uniform Financial Assistance Application – required by Maryland state law. (Figure 2)
- ▶ Hopkins-specific “Patient Financial Services, Patient Profile Questionnaire”. (Figure 3)

## To get these documents »

- ▶ Visit a financial counselor at the admissions office at the hospital.
- ▶ Call JHH customer service »
  - ▶ Local: (443) 997-3370
  - ▶ Toll-free: (855) 662-3017
- ▶ Send an email to [pfscs@jhmi.edu](mailto:pfscs@jhmi.edu).

The form is titled "Maryland State Uniform Financial Assistance Application" and includes sections for "Information About You", "Household Members", and "Hospital Name, Street Address". It contains various fields for personal and financial information, such as name, address, phone numbers, and household details.

(Figure 2)

The form is titled "PATIENT FINANCIAL SERVICES PATIENT PROFILE QUESTIONNAIRE" and includes sections for "HOSPITAL ID#:", "PATIENT ID#:", "HOSPITAL ACRONYM:", "MEDICAL RECORD #:", and a list of 14 questions regarding patient eligibility for charity care. The questions cover topics such as patient age, residency, insurance status, and household income.

(Figure 3)

# I Already Have Alleged Medical Debt.

## What Should I Do?

- ▶ If you think you were eligible for charity care at the time of your treatment, you can still file a request within two years of the date of your treatment, even if you have already been sued. Call, visit, or email JHH and ask them for the paperwork to apply (see page 4).
- ▶ You should treat medical debt as a low priority debt to be paid only after you pay more pressing types of debt, such as your mortgage, car loan, or criminal citations.
- ▶ Never pay medical debt by incurring other debt. Unlike credit card debt, medical debt will typically carry low or no interest payments and late charges.

### **You have special rights concerning medical debt.**

Medical debt will not affect your credit rating before 120 days. After 120 days, a provider's collection agency can report the debt to a credit bureau.

Even if you owe a hospital for past due bills, the hospital cannot turn you away from its emergency room. This is your right under a federal statute called the Emergency Medical Treatment and Active Labor Act (EMTALA).

If you request charity care, JHH cannot deny you care in any part of the hospital because of an old bill, until it determines whether you are eligible for financial assistance.

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## Sources »

- 1 Maryland Health Services Cost Review Commission, Community Benefits Program, Maryland Hospital Community Benefit Financial Report: FY 2017, FY 2016, FY 2015, FY 2014, [https://hscrc.Maryland.gov/Pages/init\\_cb.aspx](https://hscrc.Maryland.gov/Pages/init_cb.aspx), accessed 8/9/17.
  - 2 [https://www.hopkinsmedicine.org/patient\\_care/billing-insurance/\\_docs/jhh-patient-billing-and-financial-assistance-information-sheet-english.pdf](https://www.hopkinsmedicine.org/patient_care/billing-insurance/_docs/jhh-patient-billing-and-financial-assistance-information-sheet-english.pdf).
  - 3 [https://hpo.johnshopkins.edu/enterprise/policies/1003/35770/policy\\_35770pdf?\\_=0.356829978251&r12smSESSION=NO](https://hpo.johnshopkins.edu/enterprise/policies/1003/35770/policy_35770pdf?_=0.356829978251&r12smSESSION=NO).
  - 4 [https://hscrc.state.md.us/Documents/HSCRC\\_Initiatives/CommunityBenefits/CBR-FY17/JHH-CBR17.pdf](https://hscrc.state.md.us/Documents/HSCRC_Initiatives/CommunityBenefits/CBR-FY17/JHH-CBR17.pdf).
  - 5 Taking Neighbors to Court: Johns Hopkins Hospital Medical Debt Lawsuits. AFL-CIO, National Nurses United, Coalition for a Humane Hopkins. May 2019. <https://act.nationalnursesunited.org/page/-/files/graphics/Johns-Hopkins-Medical-Debt-report.pdf>.
  - 6 The Johns Hopkins Health System Corporation And Affiliates: Audited Financial Statements 2009-2018.
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# Have You Been Sued by Johns Hopkins for Medical Bills You Cannot Afford?

## Some Things You Should Know »

### ▶ You are not alone.

From 2009 through 2018, JHH filed 2,438 lawsuits against their own patients.<sup>5</sup> This is despite Johns Hopkins Health System profits of \$2.9 billion during that same time period.<sup>6</sup>

### ▶ You can fight back.

JHH can legally garnish your wages and property for medical debt, but you can fight back!

### ▶ If you have a court date for medical debt coming up, **SHOW UP.**

You will automatically lose your case if you do not attend. Free lawyers are at the courthouse to take your case on Wednesday and Thursday mornings. Get there early.

### ▶ Free lawyers can help you fight the lawsuit.

Hopkins often garnishes the wages or property of the patients they sue, which is unfortunately legal under Maryland law. With a legal aid, you may be able to get the lawsuit dismissed, or protect your assets from garnishment. Even if you miss your court date, you can file paperwork to protect your wages and assets from garnishment.

### Maryland Legal Aid

MDLAB.org  
500 E. Lexington Street  
(410) 951-7750  
Toll Free: (866) 635-2948

### Maryland Volunteer Lawyers Service

MVLSLAW.org  
(800) 510-0050

### Coalition for a Humane Hopkins

You can also join the Coalition for a Humane Hopkins, a collection of concerned citizens organizing to reform charity care and stop medical debt lawsuits.

Email [HumaneHopkins@gmail.com](mailto:HumaneHopkins@gmail.com) or send a message to our Facebook page, Coalition for a Humane Hopkins - CAHH.