

How to get help paying your medical bills



CASA de SALUD

Updated Sept. 2021

If you need help paying for medical bills, you may be able to apply for financial assistance. Casa de Salud can help you apply.



What is financial assistance?

Financial assistance is a service most St. Louis area hospitals and some physician (doctor) groups offer to help patients with lower incomes pay for medical costs.

Urgent care clinics do not offer financial assistance, but some offer lower rates for people without health insurance (called self-pay discounts). Call the number on your urgent care bill to ask for a self-pay discount and set up a payment plan.

Who can apply for financial assistance?

You may be able to apply for financial assistance if:



- You don't have health insurance
- Your insurance plan doesn't cover your medical bills
- You need help paying for a medical treatment you need to get in the future

How can I apply for financial assistance?

Call Casa to make a financial assistance (FA) appointment so one of our GUIA specialists can help you with your application. The cost for an FA appointment is \$10.

You need to apply for financial assistance within 8 months of getting a medical bill, so make your FA appointment as soon as you get the bill or bills you need help paying.

To make an FA appointment:

- Contact your GUIA and ask for an FA appointment
- If you don't have a GUIA, go to casadesaludstl.org or call 314-977-1250 to schedule an appointment with a GUIA



Bring as much of this information as possible to your FA appointment:

- Your medical bills or any other bills you've received from your doctor's office
- Your personal information:
 - Name and date of birth
 - Address and phone number
 - Social security number, if you have one.
You can apply for financial assistance even if you don't have a social security number.
- The number of people living in your household
- Employment information for yourself and your spouse, such as your job title and your employer's address
- Proof of income for yourself and your spouse, such as:
 - Your most recent tax return forms
 - Paystubs
 - Bank statements
 - A letter from your employer that says how much you get paid
- Information about your monthly expenses, such as:
 - Rent or mortgage statements
 - Utility bills
 - Receipts or bank statements showing costs for childcare or education

You and the GUIA will fill out the application together during your appointment. Casa de Salud can send the completed application to the doctor or hospital for you.

How long will it take for my application to be approved or denied?

It usually takes about 3 months for a financial assistance application to be approved or denied, but it can take longer. During this time, we encourage you to make a "good faith" payment towards your medical bill. This will keep the doctor or hospital from sending your bill to a collection agency. If needed, the GUIA can check with the doctor or hospital about your application.

What happens if my application is approved?

If your application for financial assistance is approved:

- You will get an approval letter in the mail
- The financial assistance discount may pay for half to all of your medical bill or bills (50-100%)
- The discount may cover bills for a time period of 3 to 12 months
- We can help you set up a payment plan for any amount you still need to pay



What can I do if my application is denied?

If your application is denied:

- You will get a letter that explains why your application was denied
- You may have to pay the full amount of the bill, but you don't have to pay it all at once. The GUIA can help you set up a payment plan.
- If your financial situation changed since you sent your application, you may be able to file an appeal and ask for your application to be reviewed again



What if I have more medical bills in the future?

Contact Casa de Salud for help applying for financial assistance again (called a renewal).