



KNOW YOUR RIGHTS WHEN THE HOSPITAL BILL ARRIVES

Did you know...

1 All Maryland hospitals are required to offer **FINANCIAL AID** to their patients

- Each hospital has a different financial aid **APPLICATION PROCESS**. You need to provide some personal financial information to qualify. Call your hospital's billing office immediately and ask to begin your financial aid application.
- You can file an application for financial aid even **AFTER TREATMENT**.
- If you are denied financial aid, you can **APPEAL** the decision.
- You can **DELAY** paying your hospital bills until you find out if you qualify for financial aid.

2 You can **NEGOTIATE** your hospital bill

- It may be a complicated process, but there are **FREE LAWYERS** who want to help you do it (*see other side*).
- If you plan to negotiate your bill, do **not** use a **CREDIT CARD** to pay your hospital bill. Using a credit card takes away your ability to negotiate for a lower bill, and you will be required to pay the original amount.
- Your hospital will provide a **PAYMENT PLAN** so you can pay your bill over a longer period of time, but you have to ask for it. Do not agree to a payment plan you cannot afford.

3 A hospital **cannot** send you away from the **EMERGENCY ROOM** because of unpaid bills



These organizations provide free access to lawyers who can help you figure out your hospital bill options

Civil Justice, Inc.

- Call **(410) 706-0174** or email intake@civiljusticenetwork.org
- If you have been sued by a hospital for unpaid medical bills, you may qualify for free representation from Civil Justice

Maryland Volunteer Lawyers Service

- Call **(410) 547-6537**
- The intake line is open Monday through Thursday 9AM–12PM

The Medical Debt Freedom Fund may have money to help with your hospital bill

Apply for money from the fund by going to this website:
www.bit.ly/medfreedomfund