RESOURCES (Health Care):

Free or low-income health care programs.

Get details on a wide variety of free health care programs available to low to moderate income families, the disabled, unemployed, gig workers and senior citizens among others. Various medical needs are addressed. The low-income health care services provide checkups, mental health therapy, vision as well as dental checks Programs are offered by government agencies, non-profits, charities, clinics, and other organizations. Find **how to get free or low-income health care below,** including support for all medical needs.

Many of the free healthcare programs are provided by states or the federal government as well as non-profits or volunteer doctors. Low-income families, including adults or children, will get the assistance they need even if they have no money or insurance. There are often free medical or health care insurance plans, which will cover dental checkups, mental health services or vision care. Health care services are offered to anyone in need, including people with no-insurance or income.

Government health care, dental and free medical programs

Children and Teenagers government health care programs - Kids from age 0 to 19 can get income subsidized, low-cost medical care from CHIP. The government provides free (or very low cost) medical, dental, and vision care to millions of children from low to moderate income households. The Children's Health Insurance Program is available in every state. Applicants can be working, have an income, and still receive care. Find how teenagers and kids will get help from <u>CHIP health care program</u>.

Health Resources and Services Administration (HRSA) - This is a federal government agency that is part of the U.S. Department of Health and Human Services. It is the main organization that is responsible for providing access to health care services for people who are isolated, uninsured, medically vulnerable, have no money or a lower income. The organization partners with low-cost medical providers across the nation.

They provide free or discounted health care insurance or benefits. HRSA works to increase access to medical programs such as Medicaid and Medicare, prescription drug coverage, dental treatments, eye exams and more. Read more on <u>Health Resources and Services Administration</u>.

• The HRSA also provides **government funds to clinics, dentists, medical centers** and hospitals. The providers need to therefore accept patients of all income levels and insurance statuses, including the homeless, poor, people on Medicaid or uninsured. Patients will get free checkups, prescriptions, treatment, and other medical assistance. People with no money or on Medicaid or Medicare can get free care too, and there is also medical bill assistance for the disabled. There is also dental care provided, and locate a free government dental clinic near you.

- Many states arrange **dental care for free** or allow it for Medicaid. Locate a <u>dentist that takes</u> <u>Medicaid</u>.
- Medicaid also provides free or cheap vision care to adults over the age of 21, teens or kids as well as the unemployed. Eye doctors, optometrists, surgeons, and others give free care. Find an eye doctor near you that accepts Medicaid insurance.

Free health insurance will often be available. Having some form of government or charitable coverage will help low-income or unemployed families get access to medical, vision or dental care as well as prescription drugs they need. Options include Medicaid, certain charities offer coverage, CHIP (for children and teenagers) and others. A focus is often on seniors and low-income families with children.

• Many providers, doctors, pharmaceutical companies, government agencies, hospitals and non-profits offer free or very low-cost medical care programs as well as income-based services. This will include vision care, dental services, and more. Find how to get free health or dental insurance.

Low-income medical care for uninsured - A combination of state, federal government grant programs, and non-profit organizations aid families that lack health insurance or that have limited coverage. Dozens of resources are available, including free prescription medications, coverage for pre-existing conditions, cancer screenings, basic checkups and much more.

• If you can't afford to buy health insurance, do not qualify for government programs such as Medicaid or CHIP, or if your employer doesn't provide coverage, then there are a few dozen resources available to people who lack proper medical or dental insurance. Numerous non-profits, government affiliated agencies, and charities focus on providing care. There is also coverage from the Affordable Care Act. Anyone that lacks insurance for their prescriptions, health or dental care needs, or anything will get help. Continue with <u>medical care for uninsured</u>.

Mental health and counseling services are available. There are several government programs that provide free therapy, counseling, and wellness services. There is help for veterans from the VA or children/students can get assistance from their school. Many clinics also offer free mental counseling programs as well as colleges allow the public to get support. There are many options out there, and find <u>free mental health services</u>.

Senior citizen medical care and resources for older adults - The elderly, older Americans, people on social security and seniors can apply to government health insurance programs that focus on their specific needs. This can include the most well-known, such as Medicare, but there are many others.

For example, a federal government discount/savings program known as Extra Help can provide savings on medicines and other expenses. Seniors can also get help reviewing medical bills from

services such as SHIP, which is a free health insurance counseling service for Medicare patients. Read more <u>Medicare Extra Help program</u>.

Federal Qualified and Rural Clinics - The federal government partners with hundreds of free medical clinics across the nation as part of the **Federal Qualified and Rural Clinic services**. State and county government also participate in this program to help provide free healthcare, dental services and more to low-income families. There is also assistance for people with no health insurance. These centers can't turn people away.

• The free **federal clinics provide free health or dental care** to those who qualify, including people with no money or insurance. State, county, and local medical providers will provide free services, including dental work, therapy, emergency extractions and mental health therapy. There are **associations set up at the state level**. Many of the locations are also federal government qualified locations. Locate <u>federal qualified clinic associations</u>.

Federal government ACA laws ensure free charity health care - The federal government, as part of the Affordable Care Act, and many states have laws in place that ensure residents are provided heavily discounted or free health care from local hospitals if they meet certain income standards. The regulations also ensure fair billing practices for services incurred. Since many hospitals receive government funding from Medicare or Medicaid, they are often required to provide some form of financial assistance to all patients. Learn about <u>free hospital charity care programs</u>.

Free substance abuse treatment is available. Government programs, charities, and other state, regional or national agencies help with rehab. There is in-patient or outpatient for the uninsured, low-income and others. This is a form of free health care, as abusing drugs, alcohol, or other substances is a medical issue. More on <u>free rehab</u>.

Health care programs for low-income underinsured patients - Whether your employer provides limited coverage or if your health insurance plan does not cover all your costs, patients still have options available to them. Several government programs, co-pay assistance plans, and other resources are available for paying medical bills, dental work, and health care costs that your insurance carrier does not cover. Find <u>underinsured medical care</u> programs by state.

The federal government also offers a health insurance plan for **veterans and military personnel** as well as their immediate family members. The <u>VA Medical Care Hardship Program</u> will provide them help with health care expenses. The free health insurance coverage will help pay a portion of their medical bills. It will ensure our military members get the treatment they need and deserve.

Low cost or free health insurance - The Affordable Care Act, some state government or even private insurance companies offer cheap, affordable health insurance policies. There will often be federal government tax credits and subsidies to families with an income of up to 400% higher than poverty levels. There are also plans to select from non-profits providers that will help patients save money on their medical costs, prescriptions need as well as dental bills. Locate <u>affordable health insurance plans</u>.

Free medical and dental care from clinics

No matter where you live, there is probably some type of health care center or community clinic near you. While each location will offer different services and have qualifications that need to be met by patients, in general many of them offer some type of sliding fee or variable rate billing to the low-income and poor. Individuals with very low incomes, or no health or dental insurance, will often qualify for free medical or dental care.

Community Medical Clinics and Health Care Centers - Every year millions of people use a community clinic in their area to receive free or low cost, yet high quality medical, mental health, vision, or dental care. The low-income can also get from free dental care to prescription drugs, to mental health services or immunizations and more. Some centers offer specialty and more complicated services too. The charitable and volunteer centers provide free health care to residents, including people with no insurance or money.

• The medical centers, some of which are government funded and qualified health care centers will help patients of all income levels, regardless of whether they have insurance coverage or not. Receive either free or low cost medical and dental care as well as other services such as prescription drugs. Note that more moderate-income individuals may only need to pay what they can afford to for their medical expenses on an income based, sliding fee scale. No one is turned away from these centers, no matter their income or amount of insurance coverage. Find a free medical clinic near you.

Dental Clinics - In addition to the health care centers referenced above, there are numerous nonprofit, and government supported clinics that focus on offering free dental care to the low income and uninsured. Volunteer dentists also give low-income services to the uninsured from these cheap or income based dental clinics.

• Free dental care is offered by hundreds of community clinics, public health care programs, volunteer dentists and dental centers. Locations will provide either free or reduced priced care to low income and uninsured individuals. Services may include cleanings, root canals, annual check-ups, emergency extractions and much more. Find a listing of <u>dental clinics</u>.

Charities and non-profits that offer free health care.

Patients have more options than just the free government sponsored health care programs indicated above. There are a number of charities and non-profit organizations that provide access to free health care. Or they will arrange other help with medical issues.

Christian faith healthcare groups - There are a number of low costs, health insurance type products offered. The plans pull the member's money together to pay for any medical or dental bills, and some of the Christian sharing networks also offer free services. This may be health check-ups, free wellness checks, gym memberships, and more. Continue with <u>Christian health insurance sharing plans</u>.

Dental Services and Low-Income Care - Thousands of dentists around the nation provide the low income, people with medical conditions and disabled with free dental care. Over 3,000 locations and centers are located across the country and participate. Learn more about <u>free dental care</u>.

Hearing aids - The number of resources that provide financial support to the low-income for hearing issues is limited. To help fill that gap, some non-profits offer discounts or financial assistance for buying hearing aids. There may also be grants to pay for telephones and other related health care equipment. There are also a couple different state government agencies, including a few Medicaid programs, that offer discounts as well. More on programs for hearing aids.

Income based health care alternative programs - Some families will never qualify for free medical care or insurance, or maybe they want an alternative yet effective health insurance plan. As there are individuals that make a consciousness decision not to pay the large monthly premiums for a standard policy. Anyone that is seeking other options for their care can seek look into of these <u>health</u> insurance alternatives.

HealthWell Foundation for the low-income - This non-profit organization provides financial assistance and/or cash grants to help people pay for their health care costs and medical bills. Even if you have insurance, you may be eligible to still receive some form of financial help as they may pay some or all of your health care costs. In effect qualified applicants will receive free health care from the foundation. More on the <u>HealthWell Foundation</u>.

Non-profit organizations - Many charities and non-profits can provide financial assistance for paying health care premiums, deductibles, prescription medications, and other related medical care expenses. Grant money, free vouchers and emergency resources help low-income families with paying for health care bills. If a group doesn't have financial assistance, many will provide suggestions or referrals on where people can turn to. Locate <u>financial help with medical bills</u>

Prescription drugs for free - A wide variety of programs exist that provide patients with free medicines and prescription drugs. Get assistance from the local, state, and federal government, pharmaceutical companies, patient assistance programs, and more. Find <u>free prescription</u> <u>drug</u>programs.

Free vision care, contact lenses and glasses - Several government organizations and charities address everything around eyes. They give free exams, check for cataracts, pass out prescription glasses or contacts, and do much more. Since many health insurance plans, and even Medicaid, only provide limited financial help for this health care needs, other groups step in to address it. More information on <u>free eye exams</u>.

Interest free medical care financing

Several banks, credit card companies and online lenders provide **medical loans or credit cards that pay for health care**, often with years of interest free payments. There are lenders for people with

low or bad credit scores, the uninsured, low-income families and others, The concept behind both options is the same - help people get affordable or even free healthcare they need.

- Loans A few online lenders, fintech companies and apps help patients pay for medical care. This includes elective surgery, urgent care, medications, hospital visits and more. Many of the medical loans are interest free for a period. Locate <u>medical loans to help with healthcare</u>.
- Credit cards for health care Several banks and interest free credit cards are available. There is CareCredit, Wells Fargo Health Advantage, and other options out there, including for patients with a low-income or bad credit. Locate <u>medical credit cards</u>.

Conclusion

We have many partner organizations as well that we coordinate free health and medical services with. They include free clinics, patient assistance programs, discount cards, and insurance policies as well. They also offer information on health insurance policies. Find more information on the <u>medical</u> and health care partners.