

## Help with Medical Bills

### Find help paying medical bills or free health care.

Get information on assistance programs that can help with medical bills. In addition, find how to get free or affordable medical or dental care as well as prescription medications. Low income families, seniors and people who either lack health insurance or who are underinsured can explore these various financial assistance programs. **There are a number of resources listed below** from state and federal governments, grant programs as well as non-profits that can assist patients with paying their medical bills and health care costs.

Many pharmaceutical companies offer patients discounted or free prescription medications. Examples of some of the resources available include patient assistance programs, discount cards, and medications from regional as well as national non-profit charity organizations.

Medical and dental clinics, as well as local community health centers, can provide **free or variable cost health care** to income qualified families and individuals. Many will only charge you based on what you can afford to pay, and this is known as a sliding fee scale. This concept will in effect lower the cost of the patients medical bills and save them money.

If you have already received your health care, and now have outstanding medical bills or debts that are owed to a provider, then assistance is available for that as well. Find how to **get help with existing medical bills or health care debts**. There are programs for consolidating your unpaid bills, learn how to negotiate reductions or discounts, settle or refinance existing bills, and get relief from medical debt collection calls.

Dealing with the hospital, medical bills, and prescription drug costs that follow an illness, and trying to find a way to pay those costs is often many times more stressful than the illness itself. If you need help then there are a number of things you can do to control your healthcare costs. There is assistance for those that lack insurance as well as patients with limited coverage. Find how you can get help with paying already incurred medical bills and debts.

### Programs for free health care

Low income families and people who lack insurance may qualify for free health care programs. Resources are offered by a variety of public and private organizations across the country. There are also free health insurance plans for lower income households. Many providers, doctors, pharmaceutical companies, government agencies, hospitals and non-profits offer free or very low-cost medical care programs. This can include vision care, dental services, and more.

**Clinics provide free health or dental care** to those who qualify. State, county, and local medical clinics and providers will provide free services, including dental and mental health. **There are associations set up at the state level**. Many of the locations are also federal government qualified locations.

**Health care centers can 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 and 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. No one is turned away from these centers, no matter their income or amount of insurance coverage. Find a list of free clinics near you.

**Walgreens** offers free health care to its current and future patients who lose their job. In order to enroll, the applicant can't have any other health care coverage available to them. Centers are located across the nation. The assistance is offered by Walgreen's Take Care clinics.

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**Federal Government Health Resources and Services Administration (HRSA)** is an organization that makes free or low cost health care available to Americans, even to those without health or dental insurance. You can get free checkups, prescriptions, treatment, and other medical assistance. More on HRSA can be found at this website address - [https://www.needhelppayingbills.com/html/free\\_health\\_care\\_health\\_resour.html](https://www.needhelppayingbills.com/html/free_health_care_health_resour.html)

**Programs for underinsured patients** - Whether your employer provides limited coverage or if your health insurance plan does not cover all of your costs, patients still have options available to them. A number of government programs, co-pay assistance plans and other resources are available for paying medical bills and health care costs that your insurance carrier does not cover. Find underinsured medical care programs by state, as each state offers some type of health care by using this link - [https://www.needhelppayingbills.com/html/underinsured\\_health\\_care\\_progr.html](https://www.needhelppayingbills.com/html/underinsured_health_care_progr.html)

**Free medical care from charities.** While funding is limited, and qualifications need to be met, many charities can also provide help. Non-profit such as the Patient Advocate Foundation, Shepherd's Hope, Inc., and many others offer assistance programs to a select number of clients. They may focus on certain age groups or conditions as well, whether a child or maybe someone with cancer. Find both national charity organizations as well as charities that are located in your state. Learn how charities can help with bills by clicking this link - [https://www.needhelppayingbills.com/html/charity\\_help\\_with\\_bills.html](https://www.needhelppayingbills.com/html/charity_help_with_bills.html)

**State and federal government medical assistance programs are an option.** These tend to enroll the vulnerable, such as senior citizens as well as the disabled. The programs are organized by many states and government agencies. They provide free or discounted health care, public aid, programs such as Medicaid and Medicare, prescription drug coverage and more. A focus is often on seniors and families with children. Find your state and details on the programs offered by using this link - [https://www.needhelppayingbills.com/html/government\\_assistance.html](https://www.needhelppayingbills.com/html/government_assistance.html)

## **Local and state government assistance programs**

Use this link for more details on or programs grants that Pennsylvania, federal, local government, or non-profit agencies may offer - [https://www.needhelppayingbills.com/html/pennsylvania\\_assistance\\_progra.html](https://www.needhelppayingbills.com/html/pennsylvania_assistance_progra.html) . There is financial help to assist families through a difficult period. The list will also provide details on community action agencies, charitable services, local government assistance as well as public aid programs. These resources are in addition to the national programs listed above. Or visit and register in the forum to ask for and find additional financial help, share ideas and resources, and to also support others in need.

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

**Free dental care** is offered by hundreds of community clinics, public health care programs, volunteers and dental centers. Locations can provide either free or reduced priced care to low income and uninsured individuals. Services may include cleanings, root canals, annual check-ups and much more. Find a listing of dental clinics, their addresses and phone numbers.

**In-store clinics** are located in some major retailers such as CVS, Walgreens, and Wal-Mart. They can offer quality health care at a low price. These tend to be effective at basic checkups. Some even provide free medical services from nurses.

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**Low cost health insurance** - The Affordable Care Act, also known as ObamaCare, provides 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 can help patients save money on their medical costs, prescriptions needs, as well as dental bills. Locate affordable health insurance plans using this link -

[https://www.needhelpayingbills.com/html/affordable\\_health\\_insurance\\_plan.html](https://www.needhelpayingbills.com/html/affordable_health_insurance_plan.html)

**Programs for uninsured** - If you can't afford to buy health insurance, do not qualify for government programs such as Medicaid, or if your employer doesn't provide coverage, then there are a few dozen resources available to people who lack proper 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 can get help. For more information on medical care for uninsured, use this link -

[https://www.needhelpayingbills.com/html/medical\\_care\\_for\\_uninsured.html](https://www.needhelpayingbills.com/html/medical_care_for_uninsured.html)

**Senior Centers** can provide information on free health care services for the elderly in a local community. Some locations will also offer basic checkups, provide flu shots, and similar support. Senior centers offer a wide variety of services and also offer advice on how the elderly can save money on medical bills. Learn about applying for Medicare, prescription drug coverage and other resources. Some centers also have staff that can offer free basic checkups and additional medical care to those that need it. Any elderly person, not matter their income, can use a senior center for advice as well as assistance.

Free information is provided by **patient advocates** to help ensure proper medical care is given. These specialists can help clients understand all the various regulations put into place by hospitals or health insurance companies, assist with completing forms for financial aid for their bills, and also ensure proper treatment is provided. Find more services from patient advocates using this link - [https://www.needhelpayingbills.com/html/patient\\_advocate\\_services.html](https://www.needhelpayingbills.com/html/patient_advocate_services.html)

## Get free prescription drugs and medications

**Free or low cost prescription medications** are offered by drug companies, non-profits and government organizations. Some charity organizations may also provide vouchers to pay for drugs that an individual needs. There are several prescription drug assistance programs that will provide patients with either free or low-cost medications. A focus is on people with a life-threatening condition or a serious illness. Find how to get free prescription medications using this link-

[https://www.needhelpayingbills.com/html/get\\_free\\_prescription\\_drugs.html](https://www.needhelpayingbills.com/html/get_free_prescription_drugs.html)

**Save money on prescriptions on your own.** There are free tips and methods to save money. Find ways to get help with buying your own medications to save on your prescriptions. There are suggestions to follow whether you use a generic or a name brand medication. You can save up to 80% on your total costs of prescription drugs. Use this link -

[https://www.needhelpayingbills.com/html/save\\_help\\_on\\_prescription\\_drug.html](https://www.needhelpayingbills.com/html/save_help_on_prescription_drug.html)

**Pfizer, Merck, and Eli Lilly all offer free prescription medications.** Many other drug companies, such as Abbot, Pfizer, Merck, Johnson and Johnson and Lilly have created their own patient assistance programs. These resources will provide free prescription medications and lifesaving drugs to the unemployed and low to moderate income. While conditions need to be met by applicants, these programs are usually offered to people provided they do not have health insurance and they have been taking the medication for more than three months. For more information, use this link -

[https://www.needhelpayingbills.com/html/patient\\_assistance\\_programs\\_pr.html](https://www.needhelpayingbills.com/html/patient_assistance_programs_pr.html)

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## Help with paying existing hospital and medical bills

Medical billing advocates and the services they provide have been proven to save patients a substantial amount of money. The process can be effective at reducing various medical bills and unpaid debts, sometimes by thousands of dollars. They help find medical billing errors, negotiate bills on your behalf, and ensure you are charged a fair price for health care.

These are just a few of the services they provide as well. A recent Harvard study showed that 80% of medical bills have at least one error on them, so these advocates can help deal with those types of issues. Read more on medical billing advocates using this link - [https://www.needhelp-paying-bills.com/html/medical\\_bill\\_advocates\\_help\\_sa.html](https://www.needhelp-paying-bills.com/html/medical_bill_advocates_help_sa.html)

**States programs to help consumers with medical debt** - Many states have laws, regulations and programs that protect patients from aggressive medical debt collection practices. Rules and regulations will also ensure consumers are not charged high interest rates when they cannot afford to pay their debts. Get information on other medical debt collection laws that can help patients using this link - [https://www.needhelp-paying-bills.com/html/medical\\_debt\\_collection\\_laws\\_s.html](https://www.needhelp-paying-bills.com/html/medical_debt_collection_laws_s.html)

**Government and state health care programs** may provide you help. There are resources that arrange for free health care, offer direct assistance paying medical bills, free or discounted medications, or offer low cost health insurance. Those are just examples and there may be other resources your state or local county government can provide. For more information on state assistance programs, use this link - [https://www.needhelp-paying-bills.com/html/government\\_assistance.html](https://www.needhelp-paying-bills.com/html/government_assistance.html)

**Cancer bills** - Numerous non-profit organizations, resources, and programs exist that can help people pay for cancer costs and the associated medical bills. Some foundations or charities will also ensure you get the care you need for your condition. They provide cash assistance, referrals, and other forms of help for cancer bills, using this link - [https://www.needhelp-paying-bills.com/html/help\\_with\\_cancer\\_bills.html](https://www.needhelp-paying-bills.com/html/help_with_cancer_bills.html)

**Grants to pay medical bills** are provided by many government and private organizations. The funds are very limited though. These groups can offer cash grants that can be used to help pay medical bills and other health care expenses. More information - [https://www.needhelp-paying-bills.com/html/grants\\_help\\_with\\_bills.html](https://www.needhelp-paying-bills.com/html/grants_help_with_bills.html)

**Negotiate medical bills** in order to save money. Consumer Reports has found that about 90% of people who negotiate their medical bills are successful and can save substantially. There is no cost to do this.

Or, save money by using the services of a professional medical bill negotiator. They usually work on a contingency basis, so they are in effect free unless they save you money. Studies show that they can have up to an 80% success rate in negotiating lower medical costs and hospital bills. Find medical bill negotiators with this link - [https://www.needhelp-paying-bills.com/html/medical\\_bill\\_negotiators.html](https://www.needhelp-paying-bills.com/html/medical_bill_negotiators.html)

**Help with hospital bills** - Find how to get help with paying hospital bills. There are options available for the uninsured as well as households facing poverty. Hospital assistance programs are available at most facilities and are required by state and/or federal government law. The center will need to provide charity care to patients who lack insurance or who are low income. Learn how to get help with hospital bills here - [https://www.needhelp-paying-bills.com/html/get\\_help\\_paying\\_hospital\\_bills.html](https://www.needhelp-paying-bills.com/html/get_help_paying_hospital_bills.html)

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Patients can **get help paying emergency ambulance bills** as well. Some can be paid for by insurance (Medicaid, Medicare, or private policies) and there are also non-traditional ways to get help as well. They include payment plans, crowdfunding platforms, discounts, charity care and more. Low to moderate income families as well as the uninsured may be able to get support, and find how to get ambulance bill assistance here -

[https://www.needhelppayingbills.com/html/ambulance\\_bill\\_payment\\_assistance.html](https://www.needhelppayingbills.com/html/ambulance_bill_payment_assistance.html)

**Find how to apply for medical bill assistance programs.** Many hospitals, doctors, and other health care providers offer resources to help you with paying for your medical bills and debts. Find the steps to take to apply for help -

[https://www.needhelppayingbills.com/html/apply\\_for\\_help\\_for\\_medical\\_bill.html](https://www.needhelppayingbills.com/html/apply_for_help_for_medical_bill.html)

**Find assistance in dealing with health insurance companies.** If they do not pay your entire medical bill or do not cover a needed prescription medication, then appeal. Claims are often denied by insurers, and when this happens, patients of all income levels can get help. Get assistance with health insurance company appeals -

[https://www.needhelppayingbills.com/html/help\\_with\\_insurance\\_appeal\\_claims.html](https://www.needhelppayingbills.com/html/help_with_insurance_appeal_claims.html)

**Beware of balance billing practices and scams.** Also, learn how health care providers are trying to get people to pay medical bills that they are not responsible for paying or they charge them based on insurance provider rates. This is a practice known as balance billing.

**CareCredit medical bills and debt financing** is offered from GE. This program can provide free medical financing and also a wide variety of repayment plans to consumers, many of which have competitive interest rates.

[https://www.needhelppayingbills.com/html/carecredit\\_medical\\_bill\\_and\\_debt.html](https://www.needhelppayingbills.com/html/carecredit_medical_bill_and_debt.html)

**Help with dental bills** - There are also many programs that provide assistance for these treatments. Patients can get free care or find help with paying existing dental bills. Or get free care, cleanings, and more, including assistance for uninsured children. Find how to get help paying dental bills.

[https://www.needhelppayingbills.com/html/get\\_help\\_paying\\_dental\\_bills.html](https://www.needhelppayingbills.com/html/get_help_paying_dental_bills.html)

There is assistance available to **pay deductibles on health insurance plans.** Families can explore everything from charity programs to contacting the medical provider to ask for discounts or payment plans. With the industry continuing to emphasize high-deductible health plans (HDHP), more families than ever need help paying for that cost. Find help for health insurance deductibles here -

[https://www.needhelppayingbills.com/html/health\\_insurance\\_deductible\\_assistance.html](https://www.needhelppayingbills.com/html/health_insurance_deductible_assistance.html)

## Eliminate medical debt or bills

**Debt settlement can eliminate medical bills.** A new study shows that an illness or a condition that causes people to take on excessive medical debt or accrue unpaid bills can contribute to over 60% of bankruptcies. If you are behind on payments to your doctor or health care provider, debt settlement programs can eliminate most or all of your medical obligations. A lower debt level can help prevent a bankruptcy and get you back on solid financial footing, and debt settlement for medical bills is always an option - [https://www.needhelppayingbills.com/html/debt\\_settlement.html](https://www.needhelppayingbills.com/html/debt_settlement.html)

**Consolidate hospital and medical debts** to save money on your interest costs. Learn about options available to patients. Many services from credit counselors or lenders can help people consolidate both hospital as well as other medical bills and debt. There are many companies and plans that focus on offering this type of consolidation, and the programs and resulting loans can be used to pay off your bills. More on consolidating medical debt -

[https://www.needhelppayingbills.com/html/consolidate\\_medical\\_debt.html](https://www.needhelppayingbills.com/html/consolidate_medical_debt.html)

## **Local Agencies that may also be able to help:**

### **Allegheny Valley Association of Churches**

1913 Freeport Road  
Natrona Heights, PA 15665  
(724) 226-0606

### **Salvation Army Locations**

917 Brackenridge Avenue  
Brackenridge, PA 15014  
(724) 224-6310

1101 Fifth Avenue  
New Kensington, PA 15068  
(724) 335-7221

### **State Pharmaceutical Assistance**

(800) 225-7223  
Offering prescription drug help

### **TryLife Center**

1155 Wildlife Lodge Road  
Lower Burrell, PA 15068  
(724) 339-9399  
Offering help with pregnancy and some pregnancy testing services