

Top tips for using charity care to crush medical debt

From a guy who knows



Web extra,
audio-free



Negotiating A Medical Bill

Did you know that you can negotiate with your hospital or medical office's billing department and ask for a lower balance due? Jared Walker, Founder at [Dollar For](#), recently went superviral on TikTok with their [60-second recipe](#) for crushing medical debt by accessing charity care, a financial assistance program that most U.S. hospitals are legally required to offer. Walker and his team at Dollar For, developed a system that is up and running and successfully helping patients with debt forgiveness. Walker estimates that Dollar For has helped people access \$2 million in charity care. [Click here to access the full interview](#) with Jared Walker about this program.

How to Find the Policy:

Skip your hospital / medical provider's home page. Walker says in his experience, policies are frequently hidden from hospital website menus.

Here is a fast and effective trick for finding a hospital's financial assistance policy: Google search it. Enter the facility's name, followed by "financial assistance policy" or "charity care policy." It will usually be the first search result. (In rare cases, Walker says a facility's policy may not be available online at all. Therefore you may need to call the facility and ask for an application.) [Sutter Coast Hospital's policy](#) states that "full write off of all charges for Hospital Services" is available to uninsured patients with a family income at or below 400% of the FPL.

What to Do if You are in Collections

"The hospital can take you out of collections just as easily as they put you there," Walker says. As well, alerting the collection agents that an application with the hospital is in process can sometimes stop the letters. The IRS requires nonprofit hospitals to give patients a grace period of 240 days (approximately eight months) from the initial billing date to apply for financial assistance.

Contact Your Local Board of Supervisors

In addition, you can also access to the Board of Supervisors and express your concerns by contacting them [via phone or email](#). You can also attend a [meeting](#) and state your concerns via a public comment. The Board of Supervisors are the governing body for the

County of Del Norte and certain special districts. The Board enacts ordinances and resolutions, adopts the annual budget, approves contracts, appropriates funds, appoints certain County officers and members of various boards and commissions.

Contact Your Local Healthcare District

If you have already contacted your provider and still are not satisfied, you can [contact the Del Norte Healthcare District](#) which works in collaboration with other hospitals, clinics, and healthcare providers. It is the intent of the board to maximize its impact on health by building relationships to make the quality and cost of healthcare publicly transparent, honest, and responsive.

Sincerely,

Del Norte Healthcare District Board of Directors
Kevin Caldwell, M.D.
Michael Young
Elizabeth Austen
Tonya Pearcey, R.N.
Juan Santillan

Sources:

https://khn.org/news/article/an-arm-and-a-leg-how-to-negotiate-for-lower-medical-bills/?utm_campaign=KHN%3A%20First%20Edition&utm_medium=email&_hsmi=223794086&_hsenc=p2ANqtz--a-JevTL5Loil4dri_unEwYrfBUwEHZuohBK4wSmeQbPcGinLW9y3EDQyZH7kaDTYQgwxWAFX3ih8C2K_PVpnYgysF1g&utm_content=223794086&utm_source=hs_email
<https://dollarfor.org/>
<https://www.tiktok.com/@dollarfor/video/6972020772843965702>
www.co.del-norte.ca.us/departments/BoardOfSupervisors
<https://delnortehealthcare.com/contact-us>

We love our community partners! In collaboration with the Del Norte Healthcare District, the [City of Crescent City](#) is now offering FREE Saturday Recreational swims for everyone and monthly swim passes are available to eligible seniors. Call the Aquatic Supervisor at 707-458-8452 for more information.



[Like the Del Norte Healthcare District on Facebook](#) to stay up to date with our announcements, newsletters, and board actions.

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