



It Matters

Empowerment Pathways



Accessing Care Without Insurance

As a patient without insurance, you may find it a challenge to locate healthcare services that are affordable to you. As you can imagine, health insurance coverage helps relieve some of the costs associated with healthcare services, making the decision easier on whether and when to receive necessary medical care. Unfortunately, patients without insurance are more likely to delay or forgo preventive and routine medical care which may result in poorer health outcomes.

Follow some of these suggestions if you find yourself uninsured and needing care:

IF YOU ARE HAVING A MEDICAL EMERGENCY, GO TO A HOSPITAL EMERGENCY ROOM

They will not deny you care if you need it and will do their best to stabilize your condition. However, remember that the emergency room is not a substitute for routine medical care. You should only go to the emergency room if you are experiencing a true emergency.

SEEK CARE AT A LOCAL HEALTH CENTER OR CLINIC

You can search online for local clinics. A lot of clinics offer services at a sliding scale, meaning they will only charge you what you can afford for services based on your income. A lot of health centers offer dental and vision services, as well. Check for local clinics based on your zip code at The Health Resources and Services Administration's site here: www.findahealthcenter.hrsa.gov

KNOW WHAT THE HEALTH SERVICE SHOULD ACTUALLY COST.

Use a service like www.healthcarebluebook.com or www.fairhealthconsumer.org to estimate what the cost of the services that you are seeking cost. Getting an idea about what a test or service should cost will help you decide which facility to go to.

CHECK WITH THE CLOSEST UNIVERSITY OR TEACHING HOSPITAL REGARDING THEIR FINANCIAL ASSISTANCE PROGRAMS

If you need major or long-term treatment for your diagnosis, contact the closest university or teaching hospital to find out if they have a charity care program. Some larger hospitals will pre-qualify a patient for free or reduced care based on their household income. Hospital facilities have financial counselors you can speak with about the application process or the ins-and-outs of their financial assistance offerings. Normally, you will complete an application and submit income documents. After you turn in the application, you'll get a phone call or a letter telling you whether you qualify for assistance. This assistance could be a discount, or the facility could make the decision to offer you free care. If you are offered a discount or free care, make sure you save the letter you receive because you can use it to show it to other health care providers later and it may help you get more assistance.

TRY TO NEGOTIATE A DISCOUNT

When scheduling an appointment, make sure you tell the doctor's office that you are uninsured and ask if any discounted rates are available. If discount rates aren't available or are too expensive for you, try calling other facilities in the area, as some provide less expensive care than others. And remember in a lot of cases, just because the care you are receiving is cheaper than others, doesn't mean that it's not quality.

GET HELP WITH YOUR MEDICATION COSTS

You can use websites like www.NeedyMeds.com and www.MedicineAssistanceTool.org for gaining access to needed medications. Check these sites to see if any of your prescriptions have available patient assistance programs. Many manufacturers have programs for uninsured patients that actually provide free medications if you meet the income requirements. As well, the website www.goodrx.com will let you estimate drug costs and compare the medication prices at local pharmacies, so you know where you will get the most bang for your buck where medications are concerned.

Utilize these strategies, as well as applying for your state's Medicaid program or any county assistance programs, to access any necessary healthcare services you require.

Learn more at patientadvocate.org/migrainematters