

If you don't have health insurance, you may find it challenging to locate affordable healthcare services. Health insurance covers some of the costs associated with receiving medical care, making decisions easier about whether, when, and where to seek care. Skipping or delaying care can have serious consequences, such as if a treatable or preventable condition isn't caught and then worsens. However, we understand that there may be a time in your life when you are without health coverage.

Here are some suggestions if you find yourself uninsured and in need of care:

### **IF YOU ARE EXPERIENCING A MEDICAL EMERGENCY, GO TO YOUR NEAREST EMERGENCY ROOM.**

A hospital or emergency room 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, such as severe chest pain, a high fever, or shortness of breath.



### **SEEK CARE AT A LOCAL HEALTH CENTER OR CLINIC.**

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

### **CHECK WITH THE NEAREST UNIVERSITY OR HOSPITAL REGARDING THEIR FINANCIAL ASSISTANCE PROGRAMS.**

If you need major or long-term treatment for your diagnosis, contact the nearest 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 and assets. Hospital facilities have financial counselors you can speak with about the application process or the details of their financial assistance offerings. Normally, you will complete an application and submit income documents. After you turn in the application, you'll receive a phone call or a letter telling you whether you qualify for assistance. This assistance could be a 10% discount, or the facility could decide to offer you free care. Don't assume that you're not eligible just because you have a job or own a home. Even people with high incomes may qualify if they have high medical bills. If you are offered a discount or free care, make sure you save the letter you receive because you can use it to show other healthcare providers later, and it may help you get more assistance.



### **TRY TO NEGOTIATE A DISCOUNT.**

Before scheduling an appointment, explain to the doctor's office that you don't have health insurance and ask if they offer discounts for uninsured patients. If not or if the discounts offered by the provider aren't enough, call other facilities in the area, as some offer lower prices. Remember, cheaper care doesn't mean lower quality.

If the facility cannot extend you a discount, and you don't want to or can't locate an alternative doctor, inquire if the billing department offers payment plans. If this is the case, ask for the longest payment plan possible (for example 12, 18, or 24 months). The more time you have to pay the bill, the lower your monthly payments will be. For example, if your bill is \$720, you will pay \$60 a month for a year, but if it's split up over 2 years, your monthly payment will only be \$30. Make sure whatever you agree to is interest-free and that you do not agree to pay more than you can afford each month.



### KNOW WHAT YOUR HEALTH SERVICES SHOULD COST.

Use a service like [www.fairhealthconsumer.org](http://www.fairhealthconsumer.org) to estimate the cost of the services you are seeking. Getting an idea of what a test or service should cost will help you decide where to go for care.

### GET HELP WITH MEDICATION ACCESS.

You can use websites like [www.NeedyMeds.org](http://www.NeedyMeds.org) to find free or discounted medications. Check these sites to see if any of your prescriptions have available patient assistance programs. Many manufacturers have programs for uninsured patients that provide free medications if you meet the income requirements. The website [www.GoodRX.com](http://www.GoodRX.com) will also let you estimate drug costs and compare medication prices at local pharmacies, so you know where you will get the most value for your money on medications. Lastly, the program [www.RXOutreach.org](http://www.RXOutreach.org) offers affordable mail-order medications that treat most chronic diseases.



If you seek care using one of the options we've discussed, you may be screened for enrollment into insurance programs. Several government programs can help people get free or affordable health coverage. Some of these options include:

#### STATE MEDICAID PROGRAMS

Medicaid is a government program, run by each state, that provides health insurance to low-income individuals and families. Eligibility for Medicaid varies from state to state, but most programs cover pregnant women, children, and people with disabilities. Medicaid covers healthcare services at little or no cost.

#### CHILDREN'S HEALTH INSURANCE PROGRAM (CHIP)

CHIP is a government program that provides health insurance to children from low-income and middle-income families. Eligibility for CHIP also varies from state to state, but most programs cover children up to the age of 19.

#### HEALTH INSURANCE MARKETPLACE

The Health Insurance Marketplace is a government website where people can purchase health insurance. Based on your income and household size, you may qualify for a premium subsidy or cost-sharing assistance. People who qualify for financial assistance can receive financial assistance to help pay for their premiums and other costs.

To find out more about options for people without health insurance, visit the HealthCare.gov website at [www.healthcare.gov](http://www.healthcare.gov). You can also call the Health Insurance Marketplace at 800-318-2596.



Curious about other topics? Our newly redesigned Education Resource Library houses our resources and provides straightforward information in a variety of formats to help you make informed decisions throughout your healthcare journey. Learn about health insurance, disability, medical bill management, and more by visiting our Education Resource Library today. Call us anytime at 800-532-5274 or visit [www.patientadvocate.org](http://www.patientadvocate.org) for help!