

# Financial Assistance for Medical & Prescription Bills

What are my options to make healthcare more affordable?

You may find medical care and prescriptions unaffordable if you:

- Require services or prescriptions not covered by your insurance
- Use a lot of healthcare services
- Have a high deductible
- Have high copays

- Don't have health insurance

## Consider These Options for Prescriptions, Medical Care, and Dental Care

### For Prescriptions:

- 1 Make sure your doctor has considered cheaper alternatives/generic drugs.
- 2 Mail-order pharmacies can sometimes be cheaper.
- 3 Search for coupons online offered by Prescription Drug Discount Programs that can be used IN PLACE of insurance (even if prescription is covered, may be cheaper than your copay).
  - No fee to use the coupon.
  - Search the drug name + "coupon" and compare prices by pharmacy and discount program (ex. GoodRx vs Optum vs Singlecare).
- 4 Some drug companies offer manufacturer coupons - search online or call and ask!

### For Medical Care:

- 5 Maximize your plan (i.e. using preventative care, knowing when to use your PCP vs urgent care vs ER, and using in-network providers).
- 6 Check that you are being billed correctly!
- 7 Hospitals have financial assistance programs you can apply for. And nonprofit hospitals are required to provide free or discounted emergency/medically necessary care to low-income patients.
- 8 Call the billing department. You can negotiate the bill or ask about financial assistance programs, interest-free payment plans, and discounts for paying in-full immediately.
- 9 Some medical charities make donations (patient funds) for specific conditions.

### For Dental Care:

- 10 Dental schools may offer reduced-cost treatment in return for allowing students to get experience.

### Consider These Options:

- 1 If you're recently uninsured because you had a change in employment, consider electing COBRA coverage.
- 2 Fill out an application online at <https://www.coveredca.com/apply/> to see if you qualify for free/low-cost Medi-Cal or "premium assistance" plans.
- 3 If you are 65+, visit [www.ssa.gov/benefits/medicare/](http://www.ssa.gov/benefits/medicare/) to apply for Medicare.
- 4 Utilize free clinics or community health centers that offer services on a sliding fee scale (the lower your income, the less you pay)

**Please take a look at HILI's location-specific resource lists!**