

Resources for the Uninsured in Hampton Roads

Federal Resources

1. Affordable Care Act

- You may be able to get covered now! You can enroll if you have certain life changes — like getting married, having a baby, losing other coverage, or moving — or if you qualify for Medicaid or CHIP
- Open Enrollment for 2016 coverage starts November 1, 2015 and ends January 31, 2016.
- Call 1-800-318-2596 if need help with application
- Application is available at <https://www.healthcare.gov/>

Statewide Community Resources

1. CommonHelp

- A web-based system that allows **Virginia** citizens 24/7 easy access to screen and apply for health care and medical assistance as well as other social service programs.
<https://commonhelp.virginia.gov/access/>

2. Governor's Access Program

- GAP will help provide access to care for those with behavioral health need or a serious mental illness.
- To be eligible the patient must be of age between 21-64, a resident of Virginia, 65% below poverty level, uninsured, and screened.
- To apply for this program, call 1-888-221-1590 Monday through Friday between 8 am and 7 pm or Saturday between 9 am and noon

3. Every Woman's Life

- EWL is a public health program that helps the uninsured and low income women to gain access to free breast and cervical cancer screens.
- To be eligible the patient must be all of the following: 18-64 years old; Virginia Resident; Have no insurance or cannot afford deductible; Meet financial criteria (i.e. Household size of 1 with less than \$23,340 annual income)
- Call 1-866-395-4968 to receive information and the nearest site to your location

4. Plan First

- A Medicaid program that covers the costs of family planning and birth control for eligible women and men in Virginia.
- Includes regular check-ups & screening services that help to protect your reproductive health.
- Apply through CommonHelp or at your local department of social services (DSS).

Hospital Programs

Hospitals in the Hampton Roads area provide Financial Assistance for those who are uninsured.

1. **Bon Secours Financial Assistance Program** helps uninsured patients who do not qualify for government-sponsored health insurance and cannot afford to pay for their medical care. Insured patients may also qualify for assistance, depending on family income, family size and medical needs.
 - The program provides 100 percent financial assistance for families that fall at or below 200 percent of the Federal Poverty Guidelines (FPG). For those above 200 percent of the FPG, the program takes into account each patient's unique financial resources to determine a maximum annual payment obligation that is consistent with the patient's household income.

- Bon Secours also offers the Community Service Adjustment for their uninsured patients and their families. This provides an offset to the cost of health care and results in a reduction to the gross charge amounts.
- Financial Assistance Program (**CareCard**): 804-342-1500 or 877-342-1500

2. Chesapeake Regional Medical Center provides financial assistance for qualified applicants. To apply for financial assistance, a financial application and financial statement must be completed and submitted along with proof of income for initial consideration. Additional verification may be necessary in order to complete the application process.

- Free Care Program offers free care based on family size and income of up to 250 percent of the federal poverty guidelines and other criteria.
- Discounted Care Program offers discounted care based on family size and income up to 600 percent of the federal poverty guidelines and other criteria.
- Catastrophic Discount Program provides relief for patients by limiting the total out-of-pocket costs for patients who may not qualify for other financial assistance programs, but for whom medical debt could create a significant financial burden.
- Uninsured-Noncovered Services Discount Program offers discounts on hospital bills for uninsured patients who do not qualify for free or discounted care. This program also offers discounts to insured patients who have claims for medically necessary services that are not covered by their insurance plans.
- Extended Payment Plan Program offers payment arrangements for patients who may be unable to pay the balance at one time.

3. Sentara Healthcare System offers bill assistance to those who are uninsured and others who qualify for bill assistance. These programs include charity, assistance with Medicaid eligibility and uninsured discounts. All assistance programs are based on family size, income and other resources. They will help you set up a reasonable payment plan and provide assistance if you cannot pay on the bill.

- The Uninsured Patient Discount program: All patients without health insurance will qualify for the discount program. The amount of the discount depends on family income, number of dependents and the amount of the bill. The amount of the discount ranges from 20 percent to 70 percent.
- 100% financial assistance may be available to Individuals below 200% of the federal poverty level.
- If you have need of this program please contact Sentara self-pay discount unit at 757-233-4600. Someone will be available to assist you Monday – Thursday, from 8 a.m. to 7 p.m. or Friday from 8 a.m. – 4:30 p.m. The discount will be given after proof of income is received (ex: pay stubs, tax forms).

4. VCU Medical Center

- VCU provides financial assistance to patients based on their income, assets and needs. In addition, they may be able to help you get free or low-cost health insurance, or work with you to arrange a manageable payment plan.
- Discounts for self-pay patients are available with additional discounts for prompt payments.
- Contact VCU Medical Center Financial Assistance at (804) 828-0966 Monday-Friday, 8:30 a.m. to 4 p.m.