

Navigating Nonprofit Hospital Financial Assistance Programs (FAPs)

A Step by Step Guide for Advocates



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Locate FAP Online + Contact Hospital Financial Counselor

Internet Search: “[Hospital Name] financial assistance policy” OR “Charity Care”

Look for: Patient Financial Services or Financial Counseling

Review Policy: Does it apply to this service and provider?

Ask: “I need help with my hospital bill - can I speak to a financial counselor?”



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Complete Application

Request paper application or access it online

Client can fill out application on their own or by working with a hospital financial counselor



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Red Flags to Watch

Hospital says no FAP → all nonprofit hospitals must have one

Physicians’ group bill → need to verify they’re included in FAP



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Initial Screening Questions

Is this a nonprofit hospital?

Yes → Use this guide!

No → Refer to other resources

Is this bill less than 240 Days old?

Yes → Contact the Hospital ASAP

No → Urgent: May be past deadline

Has insurance been billed?

Yes → Is there cost sharing? Use this guide!

No → Address insurance billing first



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Gather Documents

The FAP might require:

- All Hospital Bills
- Proof of Income
- Tax Returns
- Bank Statements

***Having these ready speeds up the process when meeting with a financial counselor

*** If you don’t have a required doc, write an explanation of why and include it in the application



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Follow up

Within 7 Days: Call to confirm receipt

After 30 Days: Follow up if no response

If denied: Consider negotiating your debt with the provider and contact HLA