

金融知识讲座



犹他科协

付不起医疗账单怎么办

医疗经济资助计划
Financial Assistance

二零二零年 六月

绝大多数医疗公司都提供经济资助计划



收入状况



综合负债



特殊情况



审核批准

对于医疗公司 慈善捐助(Charity) 远远好过 坏账 (Bad Debt)

根据收入和负债用公式计算支付能力 (Ability to Pay)

根据个人特殊情况进行调整(Extraordinary Circumstances)

联邦贫困线标准

Federal Poverty Guide 2020

2020 POVERTY GUIDELINES FOR THE 48 CONTIGUOUS STATES AND THE DISTRICT OF COLUMBIA	
PERSONS IN FAMILY/HOUSEHOLD	POVERTY GUIDELINE
For families/households with more than 8 persons, add \$4,480 for each additional person.	
1	\$12,760
2	\$17,240
3	\$21,720
4	\$26,200
5	\$30,680
6	\$35,160
7	\$39,640
8	\$44,120

如何申请 经济资助

- 账单上列有Financial Assistance 联系电话
- 账单背面或附页会列出了各种语言的联系电话（包括普通话和粤语）
- 就诊的前台都放有经济资助表格，如果需要帮助，有专门的经济咨询员(Financial Counselor)
- 医疗公司的官网填表

<https://intermountainhealthcare.org/patient-tools/financial-assistance>

The screenshot shows the Intermountain Healthcare website's 'Financial Assistance' page. At the top left is the Intermountain Healthcare logo. Below it, the page title 'Patient Tools and Resources' is visible, along with navigation links for 'Health Information', 'Research', 'News', 'About', and 'Give'. The main heading is 'Financial Assistance', followed by the text: 'Intermountain serves those who live within our communities regardless of ability to pay'. A breadcrumb trail shows 'Patient Tools'. On the left sidebar, under 'PATIENT TOOLS TOPICS', there are links for 'Connect Care', 'Billing', 'Financial Assistance' (which is highlighted), 'How to Apply', 'Financial Assistance FAQ', 'Other Resources', 'Hospital Cost Estimates', 'My Health+', 'My Health', and 'Patient Medical Records'. Below the sidebar are social media sharing icons for Facebook and Twitter. The main content area contains the following text: 'When those who live in our communities need medical care, financial concerns should not prevent them from receiving treatment. Intermountain Healthcare is committed to providing medically necessary care by offering Financial Assistance to area residents that qualify.' This is followed by the section header 'What Bills Will Intermountain Financial Assistance Cover?' and a paragraph: 'Intermountain's Financial Assistance Program applies to bills for care received at Intermountain Healthcare hospitals, clinics and healthcare providers employed by Intermountain Healthcare.' Another paragraph states: 'Some medical care you receive may not be covered by Intermountain's Financial Assistance Program. For example, care provided by certain physicians who are not Intermountain caregivers are not covered. Please contact your non-Intermountain Healthcare providers directly to ask if any financial assistance is available.' A bullet point indicates: 'Para leer esto en español, [haga clic aquí](#)'. The next section is 'How Do I Apply?' with a paragraph: 'Intermountain's Financial Assistance Program only applies to bills with Intermountain Healthcare hospital, clinics, and some healthcare providers employed by Intermountain. Individuals can apply for financial assistance online at intermountainhealthcare.org/assistance through the links below.' Two bullet points provide contact information: 'Patient Financial Services: If you are interested in payment options, call [1-866-415-6556](tel:1-866-415-6556)' and 'Financial Assistance: If you received (or plan to receive) medical care in an Intermountain hospital and need help, call [\(801\) 442-1007](tel:801-442-1007) or [\(866\) 415-6556](tel:866-415-6556)'.

Intermountain Healthcare

经济资助
网上申请

<https://healthcare.utah.edu/bill/#financialassistance>

FINANCIAL ASSISTANCE

What If I Can't Pay My Bill?

If you're having trouble paying the full balance of your bill, we will charge:

- a minimum monthly payment of \$75, or
- your total patient balance divided over 12 months (whichever is the greater of the two).

If you are unable to pay the minimum due balance, please contact our customer service department and we will review other financial options with you.

If you are experiencing financial hardship, assistance may be available. Income guidelines apply and are subject to approval. You must document your income.

The patient/guarantor must submit current financial information when they submit their financial assistance application. You must provide the following information when you apply for financial assistance:

- Financial Assistance Application
- Completed financial statement
- Letter explaining your current financial status
- Copy of current bank statement
- Copy of current credit card statement(s)
- Copy of last year's tax return
- Copies of paycheck stubs and/or other income from the past two (2) months

You can find detailed financial assistance information by clicking on the forms below:

犹他大学
医疗系统

经济资助
网上申请

申请程序 提交资料

- 填写并提交表格
- 提供经济收入证明资料
 - ✓ 工资单
 - ✓ 税表
 - ✓ 银行账单
 - ✓ 信用卡账单
- 医疗系统都有专门的部门审核批准
- 如果资料齐全，审批程序很快
- 收到书面审核结果的通知
- 直接从医疗账单上减除批准的数目

My Health+ by Intermountain Healthcare

- 免费问诊
- 视频就诊（费用低）
- 网上预约
- 给医生发信息
- 完整病例
- 检查结果
- 支付账单
- 申请经济资助
- 查询医生

