

How Can I Get Medical Coverage or Help with Medical Bills?

Who qualifies for DSHS Medical Coverage?

DSHS provides generally the fullest medical coverage, but only for certain categories of people who are in financial need. Those categories are:

- Children (for kids with countable incomes under 250% of the Federal Poverty Level)
- pregnant women
- disabled adults
- aged adults (65 and over)
- families eligible for (whether receiving or not) or recently eligible to receive Temporary Assistance to Needy Families grants
- hospitalized persons

Under most of these categories, you may get medical coverage for up to three months before you applied for assistance.

Some of the programs only cover some of your medical bills. More details about DSHS medical programs are in the Washington Administrative Code (WAC), in title 388. The WAC is available at the public library, the county law library, and other libraries in Washington State or online at <http://apps.leg.wa.gov/wac/>.

If you are denied medical assistance, you may appeal by asking for a fair hearing. Fill out a Fair Hearing Request at your local DSHS office, or write to Office of Administrative Hearing, P.O. Box 42488, Olympia, WA 98504. You must ask for the hearing no later than 90 days from the date of the denial. You will get a notice of the time and date of the hearing in the mail.

Read our publication on [Representing Yourself at a Fair Hearing](#) to find out how to get information about your case, get ready for and go to a fair hearing. You may also get information about hearing from the Office of Administrative Hearings' web site at <http://www.oah.wa.gov>.

What is the Basic Health Plan?

The Washington State Basic Health Plan (BHP) is a health insurance program covering basic medical needs (including limited mental health and chemical dependency treatment) where your monthly premium payment is based on your income. You must select a health plan (Group Health, Providence Health Plan, and so on.).

The minimum insurance premium is \$10 per month for individuals, \$20 per month for couples. Most children under age 19 qualify for "BHP Plus," which is Medicaid coverage offered through BHP and no premium is charged for kids whose income is under 250% of the federal poverty level. Premiums for adults depend on income, age(s), and the managed care plan selected. Co-

payments are required for many services. There are a limited number of subsidized slots. Sometimes there is a wait for adults to get in. (There are no waiting lists, premiums or co-payments for BHP Plus qualified children.)

For more information about BHP and an application, call 1-800-826-2444. Or visit their web site at <http://www.basichealth.hca.wa.gov/>. The customer service number is 1-800-660-9840.

Hospital Charity Care

You may apply for charity care any time before or after you receive hospital services. By state law, hospitals may not charge you for their services if your income is below 100% of the poverty level. (See table below.) They should reduce your charges according to their Charity Care Policy if your income is over the 100% poverty level but below 200% of the poverty level. Contact the hospital billing department to apply for charity care. The hospital may not try to collect the bill while you wait for a decision. If the hospital denies charity care, they must write to you and explain why you are denied and your right to appeal the denial. For detailed information about this program, please see our publication ["Charity Care": Medical Coverage For Hospital-Based Medical Services.](#)

If you have complaints about the way the hospital handled your request, or you wish to appeal, contact Larry Hedrick at the State Department of Health. His phone number is (360) 236-4210.

FAMILY INCOME TABLE

Find your family size in the first column. Compare your monthly gross income to the numbers in that row to see how your income compares to the poverty level per cents.

Official 2012 Federal Poverty Level (FPL) (All income amounts rounded up)¹

| Family Size | Annual 100% FPL | Monthly 100% FPL | Monthly 200% FPL | Monthly 250% FPL |
|-------------|-----------------|------------------|------------------|------------------|
| 1 | \$11,170 | \$931 | \$1,862 | \$2,328 |
| 2 | \$15,130 | \$1,261 | \$2,522 | \$3,153 |
| 3 | \$19,090 | \$1,591 | \$3,182 | \$3,978 |
| 4 | \$23,050 | \$1,921 | \$3,842 | \$4,803 |
| 5 | \$27,010 | \$2,251 | \$4,502 | \$5,628 |
| 6 | \$30,970 | \$2,580 | \$5,160 | \$6,450 |
| 7 | \$34,930 | \$2,911 | \$5,822 | \$7,278 |
| 8 | \$38,890 | \$3,241 | \$6,482 | \$8,103 |
| 9 | \$42,850 | \$3,571 | \$7,142 | \$8,928 |

¹ "Income" means total cash receipts, before taxes, received from wages and salaries, welfare payments, Social Security payments, unemployment or disability benefits, strike benefits, child support, maintenance (alimony), and net earnings from business and investments. Changes in the income levels are made each April.

Community and Public Health Clinics

Check your local phone book for locations of public health clinics and community clinics. They provide free and low-cost health services.

What if I need help paying for a prescription?

For information on free or low-cost programs for prescription drugs, see the publication called [“Paying for Prescription Drugs”](#) by the State Insurance Commissioner and SHIBA (Statewide Health Insurance Benefits Advisors.)

5905EN

This publication provides general information concerning your rights and responsibilities. It is not intended as a substitute for specific legal advice. This information is current as of the date of its printing, April 2012.

© 2012 Northwest Justice Project — 1-888-201-1014

(Permission for copying and distribution granted to the Alliance for Equal Justice and to individuals for non-commercial use only.)