ECONOMIC ACTION MD FUND

GUIDE TO MEDICAL DEBT

Navigating Hospital Financial Assistance Policies In Maryland

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Economic Action Maryland Fund's Guide to Medical Debt: October 2024

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Introduction

Today's economy is a struggle for many folks. Food, utilities, rent, and insurance costs are rising while wages aren't. As a result, many families are cutting back on expenses while others are living paycheck to paycheck. Low-wage workers and low-income families are often in a financially fragile position.

Maryland has been a leader in creating affordable access to healthcare and passing new protections for patients with medical debt. **Despite these successes, too many people don't have any idea of what these plans, options, and protections are.**

That is where this guide comes in. Our guide is focused on hospital financial assistance and hospital medical debt in Maryland. The goal of this guide is to make it as easy as possible to understand the new rules around hospital financial assistance and your new rights when hospitals reach out to collect on unpaid hospital bills.

Medical debt from outside the hospital, including doctors, dentists, dermatologists, physical therapists, and other health care providers have different rights and protections. Many of the options and rights in this guide only apply to hospital medical care and do not apply to outpatient medical care.

The guide is organized in sections from *before you seek medical care* to *how you deal with a court order to repay your medical debt*. The guide is full of tips to help you avoid debt, get help, and know your rights. **Let's dive in.**

Before Going to the Hospital

Do you have insurance?

Today, about 6% of Marylanders are uninsured which means they are not covered by private or public health insurance. If you are part of that 6% and don't have insurance, don't worry, we can help.

Obtaining affordable options

If you would like to obtain health insurance, contact Maryland Health Connection at marylandhealthconnection.gov to shop, compare, and enroll in medical and dental insurance. The Maryland Health connection offers financial help to lower the cost of your health insurance.

Nine out of 10 Marylanders who enrolled in 2023 received financial help, which, for some households lowered the cost to a few dollars each month.[1]

In addition to low cost private health plans, **Maryland Health Connection is also the place where most Marylanders apply for Medicaid.** Even if you're not eligible for Medicaid, other members of your household may be because there are lower income limits for children and pregnant women. In addition, **Medicaid may cover some expenses retroactively for up to three months before the date of your application.** You can get free help applying from a certified navigator in your area.

1 - Overview of Maryland Health Connection
https://www.marylandhealthconnection.gov/wpcontent/uploads/2019/05/Quality_Coverage_that_Fits_Your_Budget.pdf

Free or low-cost healthcare without health insurance

County health departments and clinics across Maryland provide free and low-cost medical care to uninsured residents. **To find out about one near you contact Maryland 211 by calling 211 and asking for health care for uninsured people near you**. In the back of this guide, there is a list of some of the clinics and locations that offer free care.

If you are insured: is the hospital you plan to go to "in network" or" out of network?"

Hospitals and doctors who work at one or multiple hospitals have contracts with insurance companies. **If you go to an "in-network" hospital, you will only have to pay your deductible and your copay for services provided under your health care policy. If you go to an "out-of-network" hospital that does not have a contract with your insurance company, you may have to pay all of the charges for the services provided**[2] and your copay may be larger, with a few exceptions. For example, you do not have to pay out of network costs for hospital emergency services, for air ambulance services, or if your health insurance company gives you approval to see an out of network mental health provider.

Not all hospitals accept every health insurance plan – so when seeking care, look for hospitals that are "in-network" for your insurance provider

2 - Assignment of Benefits FAQs, Maryland Insurance Administration

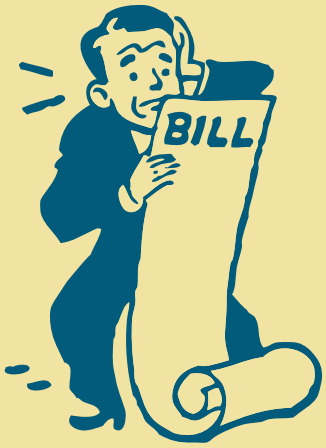
In or Out? How Do I Know if my Hospital is "In-Network"

Check your health care plan online. If you look for your doctor, it will tell you if they are "in network" or "out of network." Or simply call your health plan to ask if the hospital and doctors are "in network."

The No Surprises Act

In January 2022, the federal No Surprises Act[3] expanded protections from surprise bills. You cannot receive a surprise bill from an "out-of-network" provider who treated you while you were a patient at an "in-network" hospital.

- You CAN receive a bill if you waive your surprise billing protections, or if the services aren't covered by your health insurance.
- In Maryland, if you call an ambulance in an emergency, you pay an "in-network" price in most cases.[4]



If you receive a surprise bill and want to dispute the bill, you can call the Centers for Medicare & Medicaid Services No Surprises Help Desk at 1-800-985-3059 from 8 am to 8 pm EST, 7 days a week, or submit a complaint online.

Navigating Financial Assistance

The process of getting free or reduced-cost hospital care, also called charity care, is confusing at the best of times, let alone when you or a loved one is ill or recovering from illness or surgery. The next section of this guide will provide information to help you through this process.

3 - https://www.congress.gov/bill/116th-congress/house-bill/3630/text

4 -https://www.commonwealthfund.org/node/27021

Paying for Hospital Care – What You Need to Know

All Maryland hospitals are nonprofit hospitals, which means the hospitals receive enormous tax breaks to provide community benefits. In fact, Maryland hospitals are legally required to provide free or reduced cost care to low-and moderate income patients to maintain nonprofit status. The cost of this care, often called financial assistance or charity care, is included in the rates hospitals are paid for the care they provide. These rates are set by the state.

Maryland hospitals may use different forms for patients to apply for financial assistance but all Maryland hospitals have to follow these rules which are the law.

Eligibility

Free Care-Hospitals must provide free care if the income of your entire household is at or below 200% FPL (federal poverty guidelines).[5] Federal Poverty guidelines are updated annually and you can find the updated guidelines for 2024 in the chart below.

Reduced-Cost Care- Hospitals must legally provide a discount to patients with a household income between 200% -300% FPL.[6] The discounts may be different at different hospitals.

Some hospitals have higher limits for free care and reduced-cost care which is great! Check out the back of this guide to see what your hospital's limits are.

Federal Poverty Guidelines 2024[7]

Household/Family Size	200% FPL	300% FPL	500% FPL
1	$30,120	$45,180	$75,300
2	$40,880	$61,320	$102,200
3	$51,640	$77,460	$129,100
4	$62,400	$93,600	$156,000

5 - Sec. 10.37.10.26. Patient Rights and Obligations; Hospital Credit and Collection and Financial Assistance Policies
6 - ibid
7 - https://aspe.hhs.gov/sites/default/files/documents/7240229f28375f54435c5b83a3764cd1/detailed-guidelines-2024.pdf

How to Get Financial Assistance

- **Find out about the hospital's financial assistance policy.**
  - The Health Cost Review Commission which oversees Maryland hospitals has each hospital's financial assistance policies on their website.
  - We have also included a summary of financial assistance policies for the major hospital systems and a link to each in the back of this guide.

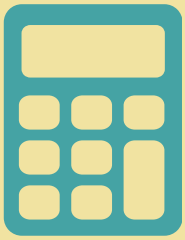
- **Apply.** To apply for financial assistance, you must complete the financial assistance application and provide proof of your income as well as whatever other documents the hospital requires. Proof of income could include copies of your federal income tax return, pay stubs, or proof of unemployment. Hospitals have financial counselors who can answer questions as you complete your application.

- **Do you receive state assistance?** If so, you do not need to fill out the financial assistance forms because you already qualify! If you can prove you receive one or more of the following benefits, you can show proof of your enrollment in the program when you request financial assistance rather than income tax or other financial records:

  - Supplemental Nutrition Assistance Program (SNAP)
  - Women, infants and children (WIC)
  - Low-income household energy assistance
  - Households with children in free or reduced-cost meals program
  - Other state assistance programs (see hospital for list of programs)

Calculating Eligibility

- If you qualify for free or reduced-cost care your household income must be calculated as of the date you are in the hospital.
- If your financial situation changes (improves or gets worse) within eight (8) months after you receive your first hospital bill, the hospital must recalculate your eligibility.



What Hospitals MUST DO

Hospitals must provide information about their financial assistance policy to you, your family, or someone who legally represents your interest.

The information must be given to you:

- Before you leave the hospital
- Each time the hospital contacts you about paying your hospital bill

The notice about the hospitals financial assistance policy:

- Must be written in simple, clear language
- Must be available in your preferred language if you are not a native English speaker
- Must tell you that you have the right to request a written estimate of all charges on your hospital bill
- Must provide you with an information sheet that you may initial to confirm that hospital has informed you of their financial assistance policy [8]

What Hospitals CANNOT DO

- Hospitals cannot ask about your citizenship or immigration status as part of the financial assistance process.[9]
- Hospitals cannot charge interest or fees on your medical bill if you qualify for free or reduced cost care.
- Hospitals cannot withhold or deny assistance based on race, color, religion, ancestry, national origin, sex, age, marital status, sexual orientation, gender identity, genetic information, or disability.

Did you know?

Hospitals cannot deny you access to financial assistance if you are eligible by income and a Maryland resident. It doesn't matter how far you live from the hospital, or if you have other kinds of wealth such as two cars. If you are eligible because of your income for free care at one Maryland hospital, you are eligible for free care at all Maryland hospitals. Reduced-cost care limits vary but in general, if you are eligible for discounted care at one hospital, you should be eligible at most Maryland hospitals.

8 - https://mgaleg.maryland.gov/2020RS/chapters_noln/Ch_470_hb1420T.pdf
9 - ibid

What Happens if You are Denied Free or Reduced-Cost Care?

- If you are approved for financial assistance, great. If you are denied financial assistance but believe you should have qualified for help, you can ask the hospital to reconsider their decision.[10]
- Contact the Maryland Attorney General's Health Education Advocacy Unit at:
  - Health Advocacy Unit (Tel) 410-528-1840 or heau@oag.state.md.us
  - More information about HEAU assistance is available on the OAG's website, here: https://www.marylandattorneygeneral.gov/Pages/CPD/HEAU/default.aspx
  - Staff at HEAU can help you appeal the decision.

- You can also file a complaint with the Maryland Health Services Cost Review Commission (HSCRC) which oversees the hospitals at hscrc.patient-complaints@maryland.gov
- If a hospital violates the law, the hospital may be fined $50,000 per violation.
- A violation by the hospital may also be a violation of Maryland Consumer Protection Act (MCPA).

If you do not qualify for Financial Assistance and have a medical bill

You may make too much money to qualify for financial assistance but still be unable to cover the costs of an unexpected medical bill or ongoing chronic illness. There are still some options available under Maryland law that may help you with your hospital bills.

Financial Hardship

Hospitals are legally required to provide reduced-cost care if you have medical debt from a hospital visit within the last 12 months and the hospital bill is more than 25% of your household income.[11]

Installment payment plans

In 2021, a new law requires all Maryland hospitals to offer a payment plan to anyone with hospital debt no matter what their income is. After all, you may have a good job, but may not have the savings to cover an unexpected medical crisis, or may already have your income going to pay off other debts, help family members or meet the rising costs of living in today's economy.

The payment plan will allow you to pay your medical debt off in monthly installments and the monthly payment is capped at 5% of your monthly income so that it is affordable even with your other bills.
The details of this payment plan are still being worked out so it is not required that hospitals offer these installment plans yet. However, HSCRC, the group that oversees all Maryland hospitals, recommends that hospitals create installment payment plans and use them before the rules are finalized.[12]

The Bottom Line

Today, some hospitals may offer installment payment plans while others may not.

In the Future

Once the rules are finished, all Maryland hospitals will be legally required to offer installment payment plans.

10 - http://mdrules.elaws.us/comar/10.37.10.26
11 - ibid
12 - https://mgaleg.maryland.gov/2021RS/chapters_noln/Ch_770_hb0565T.pdf

Hospital Medical Debt Collection

What if You Have a Hospital Bill You Can't Pay

Maybe you didn't qualify for discounted care or a payment plan. Yet, you have hospital bills that you can't afford to pay. Here's what you need to know:

- Remember: If your financial circumstances have changed and you believe you would now qualify for free or reduced cost care, you have 240 days after you receive your initial bill to apply or reapply for free or discounted care.
- Remember: You can ask for an itemized bill of all of your charges. You can then question some charges that seem high or unnecessary. Many people have seen their medical bills drop dramatically when they start to question charges that seem very expensive or unnecessary.
- It Doesn't Hurt to Ask. You can always call the hospital and ask to negotiate a payment plan. We recommend you don't agree to a monthly payment that is more than 10% of your monthly income.

Collecting a Medical Debt

Hospitals are required to make an effort to collect unpaid medical debt. But recent laws have increased protections for patients and created new guidelines for hospitals to follow.

What Hospitals Must Do

- Hospitals must establish and implement an installment payment plan for all incomes before they can contract with a debt collector to pursue the debt.[13] In other words, if a hospital does not have an installment payment plan, they cannot hire a debt collector to pursue the medical debt.
- Hospitals may work with a vendor to reach out and see if you qualify for charity care.

Lawsuits for Medical Debt

- Hospitals must establish and implement an installment payment plan for all incomes before they can file a lawsuit to collect on the debt.[14] In other words, if a hospital does not have an installment payment plan, they cannot sue for medical debt.
- If hospitals have an installment payment plan and are allowed to sue patients, hospitals must wait 180 Days from the date when you receive your first medical bill before filing a lawsuit.
- If hospitals are allowed to sue, the hospital must first determine whether you are eligible for free or reduced-cost care before filing a lawsuit.

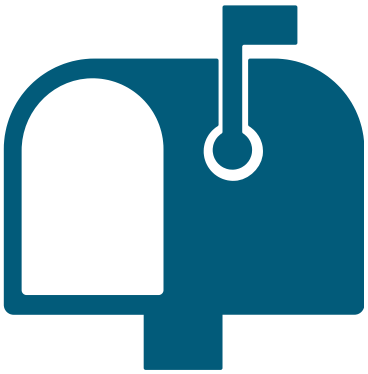
13- https://hscrc.maryland.gov/Documents/Strong%20als%20Folder/1%20-%20Policy%20Clarifications%20-%20Memos/2022%20Memorandums/2022.10.18%20_%20Staff%20Clarifications%20and%20Interpretations%20of%20Proposed%20Amendments.pdf
14 - ibid

If the Hospital Sues Over Debt

If you are being sued by a hospital for medical debt, get help!
Nonprofit lawyers may be able to provide advice or represent you in court.

- Maryland Self-Help Centers -provides free walk-up help in civil cases for individuals who do not have a lawyer. A list of self-help centers is included in the back of this guide.
- Maryland Legal Aid-provides free, legal assistance for low-income Marylanders. Call 1-888-465-2468 to find out how they can help.

Notice of Hospital's Intention to Sue
Hospitals must send written notice of intent to sue to a patient 45 days before filing the lawsuit.



- The notice must be sent by certified and first class mail.
- It must be written in simple, clear language and in your primary language if you are not a native English speaker. It must include clear information about the contract and process
- The notice must be accompanied by an application for the hospital's financial assistance.
- The notice must include information about the availability of a payment plan.

Hospital's Complaint in the Lawsuit must include

- A written statement under oath stating that the hospital followed the process required by law to file a lawsuit to collect medical debt and including as proof the following documents:
- A copy of the original and most recent hospital bill (Save your bills and keep track of them)
- A statement of the amount due
- A copy of the notice to file the action
- A copy of your signed certified mail acknowledgment of receipt of the hospital's written notice of intent to sue.

What Hospitals Can't Do When Collecting a Debt or Obtaining a Judgment in Court

- Report negative information for your credit score, try to collect the debt, or file a lawsuit to collect the debt if:
  - You or your insurance company told the hospital that in the last two months you appealed and are waiting for a decision by your health insurance company
  - Or in the last two months, the hospital has completed a requested reconsideration of denial of charity care.
- Request a lien against a patient's primary residence
- Garnish a patient's wages or file an action resulting in wage garnishment if patient is eligible for free or reduced-cost care

If a Hospital Sues or Collects But You Are Eligible for Free Care

- Hospitals must provide you with a refund for the amount they collected if you are eligible for free care. This refund is available within 8 (eight) months from when the initial bill was provided.
- Hospitals must abolish a court judgment or strike negative information on your credit report if you were eligible for free care. This refund is available within 8 (eight) months from when the initial bill was provided.

One Last Note on Medical Debt Collection

The Federal Consumer Protection Bureau recently released an advisory opinion reminding debt collectors that they are held liable under the Fair Debt Collection Practices Act. This means it is ILLEGAL for a debt collector to do any of the following:

- Collect an amount that was already paid
- Collect amounts for services not received
- Collect unsubstantiated medical bills
- Collect amounts that exceed federal or state law (this includes limits in the No Surprises Act) [16]

If a debt collector is currently pursuing you for medical debt that falls under any of these circumstances - report them by filing a complaint at consumerfinance.gov/complaint

Your credit score - The major credit reporting agencies no longer include old medical debt that has been paid on credit reports. No medical debt under $500 is being included on credit reports whether it has been paid or not. [15]

The last thing someone needs when healing or caring for someone who is recovering from a medical emergency or chronic illness is to have to worry about medical debt on top of all the other concerns. We hope this guide provides information about how to avoid medical debt, assert your rights, and get help.

15 - https://www.marylandattorneygeneral.gov/press/2022/070122CA.pdf/

16 - https://files.consumerfinance.gov/f/documents/cfpb_medical-debt-collection-advisory-opinion_2024-10.pdf

Navigating Medical Debt Collection

How did you hear about this debt?

From a healthcare provider

Do you recognize the bill and service?

- **Yes**
  - You might be protected by the federal No Surprises Act - call the Centers for Medicare & Medicaid Services No Surprises Help Desk at 1-800-985-3059
- **No**
  - Call the hospital and ask for an itemized list of charges, including services and providers

Do you believe this service should have been covered by insurance?

- **Yes**
  - Call your insurance company and ask them for an itemized list of payments
- **No**

From a debt collector

Maryland Hospitals are not permitted to sell your medical debt to a debt collection agency before establishing an installment payment plan, for debt from clinics and outpatient healthcare, learn your rights at consumerfinance.gov/debt-collection

From a credit check or credit report

If your medical debt is less than $500, it should not be on your credit report, if you believe your credit is being wrongly impacted by medical debt, visit consumerfinance.gov/credit to learn how to dispute errors

Is the provider or service listed?

- **Yes**
- **No**
  - Call your provider to get more information, this bill might not be yours

Did you already pay the bill?

- **Yes**
  - Call your provider and let them know that the bill has already been paid, be ready to provide documentation
- **No**

Can you pay the bill?

- **Yes**
  - Pay the bill.
- **No**

If fewer than 240 days have passed since you received these services, you can apply or reapply for financial assistance and charity care. If you were denied financial assistance but believe you should have qualified for it, contact the MD Attorney General's office at 410-528-1840 or heau@oag.state.md.us

Hospitals are legally required to provide reduced-cost care if you have medical debt from a hospital visit within the last 12 months and the hospital bill is more than 25% of your household income.

You can also call your provider to try to set up an installment payment plan. Make sure that your payments are no more than 10% of your monthly income.

Inspired by the Consumer Financial Protection Bureau's Navigating Medical Bills in the US Infographic from 2022 - https://files.consumerfinance.gov/f/images/cfpb_medical-debt_infographic_2022-04.original.jpg

Appendix A

Health Resources for the Uninsured

Please note that many of these clinics and resources do not have typical hours, and you should call or look up each respective clinic to either set up an appointment or confirm availability. Additionally, many clinics will require an ID and proof of income.

Anne Arundel:

Anne Arundel Medical Center Community Clinics

- Forest Drive, 1419 Forest Dr., Suite 100, Annapolis, MD 21403
- 410-990-0050
- Morris Blum, 701 Glenwood St., Annapolis, MD 21401
- 410-990-0050
- Stanton Center, 92 West Washington St., Annapolis, MD 21401
- 443-481-3613 (Dental)

Baltimore City

Please call prior to visiting. Most places offer a sliding scale and will require an ID and proof of income.

- **Baltimore Medical System**
  - Orleans Square Location 2323 E. Orleans St. 21224 410-558-4747
  - St. Agnes 900 S. Caton Ave 21229 443-703-3200
  - Belair Edison 3120 Erdman Ave 21213 410-558-4800
  - Highlandtown 3700 Fleet St, Ste 200 21224 410-558-4900
  - Pine Heights 1001 Pine Heights Ave, Suite 100 21229 443-703-3600
  - Middlesex 1245 Eastern Boulevard 21221 410-558-4700
- **Chase Brexton** 1111 N. Charles St 21201 410-837-2050 After hours- 410-837-2050
- **Family Health Centers of Baltimore** 631 Cherry Hill Rd 21225 410- 354-2000
- **Family Health Centers of Baltimore & Brooklyn** 3540 S Hanover St 410-355-0343631
- **HealthCare for the Homeless** 421 Fallsway Rd 21202 410-837-5533 2000 W. Baltimore Suite 247 443-703-1400
- **Parkwest Health System** 3319 West Belvedere Avenue, 21215 410-542-7800
- **Men and Family Health** –
  - Park Heights 4151 Park Heights Avenue 21215 443-874-5502
  - Reisterstown Road Plaza
  - 4120 Patterson Avenue 21215 410-764-2266
- **Total HealthCare** **410-383-8300** for all sites
  - Kirk Health Center 2400 Kirk Ave 21218
  - Men's Health Center 1515 W. North Avenue 21217
  - Mondawmin Mall Health Center
  - 2401 Liberty Heights Ave, 111-113 21215
  - Open Gates Health Center 1111 Washington Blvd 21230
  - Westside Health Center 2449 W. Frederick Ave 21223
  - Division Health Center 1501 Division St 21217

Additional Resources

- Shepherd's Clinic 2800 Kirk Ave. 21218 Call 410-467-7140 ext 3 Serves the following zipcodes: 21211, 21212, 21213, 21214, 21215, 21218, 21234, 21239, and 21206
- Esperanza Center 1728 Bank Street, Baltimore, MD 21231 667-600-2900
- Centro Sol 5200 Eastern Ave Mason F. Lord Bu

Frederick County:

- **Frederick Community Action Agency (FCAA)** 100 S. Market St. Frederick 21701 - (301)694-1506
- **Menocal Family Practice** 110 Baughman's Ln. Ste 140 Frederick, MD 21702 - (240)215-1138
- **Mission of Mercy** Various locations/limited days each month-Frederick, Brunswick, Thurmont - (301) 631-2670 Ext. 110 for appointments
- **Frederick Memorial Hospital Prenatal Center** 400 West 7th St Frederick 21701 - (240)566-4444
- **Mental Health Association of Frederick County-Counseling Services** 263 W. Patrick St. Frederick 21701 - (301)663-6135

Montgomery County:

- **Holy Cross Hospital Health Center Aspen Hill** 13415 Connecticut Avenue, Suite 100 Aspen Hill, MD 20906 - (301) 557-1950
- **Mobile Medical Care- St. Mary Magdalene Episcopal Church** 3820 Aspen Hill Road Aspen Hill, MD 2090 - (301) 493-2400
- **Mobile Medical Care - NIH Endocrine Center, Suburban Outpatient Testing Center** 6420 Rockledge Dr., Suite 1200 Bethesda, MD 20814 - (301) 493-2400
- **Mobile Medical Care - NIH Heart Clinic** 8600 Old Georgetown Rd. Bethesda, MD 20814 - (301) 493-2400
- **CCI Health Services** 220 Girard Street, Suite 100 Gaithersburg, MD 20877 (866) 877-7258
- **Chinese Culture and Community Service Center/Pan Asian Volunteer Health Clinic** 9318 Gaither Road, Suite 205 Gaithersburg, MD 20877 - (866) 877-7258
- **Holy Cross Health Center** 220 Perry Parkway, #5 Gaithersburg, MD 20877 - (301) 557-1832
- **Mercy Health Clinic** 7 Metropolitan Court, Suite 1Gaithersburg, MD 20878 - (240) 773-0300
- **Mobile Medical Care - Episcopal Church of the Ascensiona** 202 South Summit Avenue Gaithersburg, MD 20877 - (301) 493-2400
- **Care For Your Health Inc.** 12850 Middlebrook Road, Suite 400 Germantown, MD 20874 - (240) 844-2552
- **Casa Ruben Inc.**
  - 12850 Middlebrook Road, Suite 400 Germantown, MD 20874
  - 1700 Elton Road, Suite 200 Silver Spring, MD 20903 - (301) 445-2500
- **Mobile Medical Care - The Upcounty Clinic** 19735 Germantown Road Germantown, MD 20874 - (301) 634-9600
- **Mobile Medical Care - Korean Community Service Center / KAMMSA 1**9735 Germantown Road Germantown, MD 20874
- **Proyecto Salud - Medstar Montgomery General Hospital Campus** 18111 Prince Philip Drive, Suite 312 Olney, MD 2083 - 301-260-1073
- **Mobile Medical Care - Ibn Sina Clinic at Islamic Education Center** 7917 Montrose Road Potomac, MD 20854 - (301) 493-2400
- **Mansfield Kaseman Health Clinic - Community Reach of Montgomery County** 8 West Middle Lane Rockville, MD 20850 - (301) 917-6800
- **Mobile Medical Care - Women's Clinic** 1500 East Gude Drive Rockville, MD 20850 - (301) 493-2400
- **Care For Your Health Inc**. 11120 New Hampshire Avenue, Suite 509 Silver Spring, MD 20904 - (240) 844-2552

- **CCI Health Services** 8630 Fenton Street, 12th Floor Silver Spring, MD 20910 - (866) 877-7258
- **Holy Cross Health Center 7987** Georgia Avenue Silver Spring, MD 20910 - (301) 557-1870
- **Mary's Center Clinic** 344 University Blvd West Silver Spring, MD 20901 - (844) 796-2797
- **Mobile Medical Care - East Montgomery County Service Center** 3300 Briggs Chaney Road Silver Spring, MD 20904 - (301) 493-2400
- **Mobile Medical Care - Long Branch Community Center** 8700 Piney Branch Road Silver Spring, MD 20903
- **Muslim Community Center Medical Clinic** 15200 New Hampshire Avenue Silver Spring, MD 20905 (301) 384-3454
- **CCI Health Services** 7676 New Hampshire Avenue,Suite 220 Takoma Park, MD 20912 - (866) 877-7258
- **Proyecto Salud -** Wheaton 11002 Veirs Mill Road, Suite 700 Wheaton, MD 20902 - (301) 962-6173

Prince George's County:

- **CCI Health & Wellness Services**
  - 9001 Edmonston Road, Suite 40 Greenbelt, MD 20770 - (240)790-3325
  - 9220 Springhill Lane Greenbelt, MD 20770 - (240)624-2278
- **Elaine Ellis Center of Health** 10001 Rhode Island Ave, College Park, MD 20740 - (301)441-1605
- **Family and Medical Counseling Services, Inc.** 5936 Martin Luther King, Jr, Hwy, Seat Pleasant, MD, 20743 (202)889-7900 / (202)889-7901
- **Greater Baden Medical Services / Greater Baden at Brandywine** (Dental, Pediatrics, Adult Care) 7450 Albert Road, 1st Floor, Brandywine, MD 20613 - (301) 888-2233
- **Greater Baden at Capitol Heights** I (Adult Care) 1458 Addison Road South, Capitol Heights, MD 20743 - (301) 888-2233
- **Greater Baden at Oxon Hill (Dental, Pediatrics)** 6196 Oxon Hill Road, Suite 540, Oxon Hill, MD 20745. Greater Baden at Oxon Hill (WIC) 6196 Oxon Hill Road, Suite 445, Oxon Hill, MD 20745 (Call the WIC office at (301)686-1171 for Saturday appointment availability) (301)888-2233
- **La Clinica del Pueblo** 2970 Belcrest Center Drive, Suite 301, (4th floor) Hyattsville, MD 20782 Monday- (240) 714-5247
- **Mary's Center** 8908 Riggs Road Adelphi, MD 20783 Appointment Line: 1(844)796-2797 Clinic Direct Line: (301)422-5911

Washington County:

- **Community Free Clinic** 249 Mill St, Hagerstown MD 21740 - (301)-733-9234

Eastern Shore

- **Chesapeake Health Care**
  - Chesapeake Health Care Princess Anne, 12145 Elm Street, Princess Anne, MD 21853 Medical: (410)651-1000 Dental: (410)651-5151 Mental Health: (410)651-1000
  - Chesapeake Health Care - Pocomoke 305 10th Street Suite 104 Pocomoke City, MD 21851 Medical: (410)-957-1852 Mental Health: (410)957-1852
  - Chesapeake Health Care - Woodbrooke 1665 Woodbrooke Drive Salisbury, MD 21804 (410)546-6650
  - Chesapeake Health Care - Dental Salisbury 1615 Tree Sap Suite Ct A Salisbury, MD 21804 Medical: (443)944-9600 Mental Health: (443)358-6193

Appendix B
Maryland Hospital Financial Assistance Policies-Eligibility Guidelines
Click here for the list that is updated yearly

Hospital Name	Free Care	Reduced Cost Care	Other Info	Financial Assistance Policy Application (FAP)
Adventist Health Care	200% FPL or below	600% FPL or below	Financial hardship	
Ascension St. Agnes	250% FPL or below	500% FPL or below		
Atlantic General	200% FPL	Sliding scale of discounts for patients 201%-500% FPL	Financial hardship-sliding scale discounts based on income up to 500% FPL	
Calvert Health	200% FPL	300% FPL	Financial hardship-case by case basis	
Christiana Care	200% FPL	Sliding scale of discounts for patients 201%-400% FPL	Financial hardship-25% discount for up to 500% FPL	
Frederick Health	200% FPL	Sliding scale of discounts for patients from 201%-500%.		
GBMC	300% FPL	301%-500% FPL 50% discounted care	501% & above patient may request income-based payment plan	GBMC FAP
Garrett Regional Medical Center	200% FPL	Sliding scale of discounts for patients 201% FPL to 300% FPL	Can discuss option for payment plan for patients above 300% FPL	
Holy Cross	200% FPL	Sliding scale of discounts for patients 201%-400% FPL	Financial hardship program	
Johns Hopkins	200% FPL	Sliding scale of discounts for patients 201%-400%	Financial hardship program for patients 401%-500% FPL.	JHU FAP
LifeBridge	200% FPL	Sliding scale of discounts for patients 201%-400%	Financial hardship available, payment plans available	LifeBridge FAP

Luminis Health	300% FPL	350% FPL	Financial hardship available, payment plans available	
Medstar	200% FPL	400% FPL	Financial hardship program	MedStar FAP
Mercy	200% FPL	Sliding scale of discounts for patients 201%-500%	Financial hardship program, payment plans available	
Meritus			Financial hardship program, Amish/Mennonite patients get 25% discount,	
Mt Washington Pediatric	200% FPL	Sliding scale of discounts for patients 201%-300%	Payment plans available	Mount Washington FAP
Sheppard Pratt	300% FPL		Financial hardship program, special Quaker financial assistance policy	Sheppard Pratt FAP
Tidal Health	200% FPL		Financial hardship program	Tidal Health FAP
Tidal Health McCready	200% FPL		Financial hardship program	TidalHealth McCready FAP
University of Maryland System	200% FPL	Sliding scale of discounts for patients 201% FPL-300% FPL	Financial hardship program, payment plans available	University of MD FAP
UPMC Western Maryland	200% FPL	Sliding scale of discounts for patients 201% FPL-400% FPL	Financial hardship program, payment plans available, Amish/Mennonite patients get 25% discount,	UPMC FAP

Appendix C
Maryland Self-Help Centers

Maryland Courts Help Centers
Annapolis (call center only)
410-260-1392
Telephone Hours: Monday to Friday, 8:30 a.m. to 8:00 p.m
Live Chat Hours: Monday to Friday, 8:30 a.m. to 8:00 p.m

Frederick
Walk-In Hours: Monday to Friday, 8:30 a.m. to 4:30 p.m
100 W. Patrick St.Frederick, MD 21701

Family Law Help Center
Walk-In Hours: Monday to Friday, 8:30 a.m. to 1:00 p.m and 2:00 p.m to 4:30 p.m
Circuit Court of Anne Arundel County
8 Church Circle
Annapolis, MD 21401

District Court Help Centers
Walk-In Hours: Monday to Friday, 8:30 a.m. to 4:30 p.m

Baltimore City 501 E. Fayette St, 3rd Fl. Baltimore, MD 21202

Catonsville 1 Rolling Cross Rd, 2nd Fl. Catonsville, MD 21228

Glen Burnie 7500 Governor Ritchie Hwy. Glen Burnie, MD 21061
La Plata 200 Charles St. La Plata, MD 20646
Rockville 191 E. Jefferson St. Rockville, MD 20850

Salisbury 201 Baptist St. Salisbury, MD 21801

Upper Marlboro 14735 Main St. Upper Marlboro, MD 20772

For Questions and Concerns Contact
Economic Action Maryland Fund at

410.220.0494

Info@econaction.org

2209 Maryland Avenue,
Baltimore MD, 21218