

Help with Medical Bills

Many wonder if there is a federal grant available to help them pay their medical bills. While there are no federal grants or loans made to individuals to offset their medical expenses, there is a network of federal and state and local government agencies that may be able to help. In addition, private charitable organizations and businesses may be able to provide some assistance. Most of these organizations offer help on a need-basis and will require proof of need. This may include providing detailed information about income and assets.

Federal and State Health Insurance and Prescription Drug Assistance Programs

- Medicare,
the nation's health insurance program for the elderly and qualifying disabled individuals

- Medicaid,
a federal-state means-tested health insurance program

- SCHIP--
State Children's Health Insurance Program, a state-federal program offering health insurance to qualifying children, young adults, and some adults

- InsureKidsNow.gov

- State
Pharmaceutical Assistance Programs vary greatly by state. This website describes the programs and provides links to state websites.

Government-Funded Programs for Free or Subsidized Medical Care

- Clinical Trials:
Volunteering to be a research subject in a medical study is one way to get free medical care.

- Clinicaltrials.gov:
an introduction to clinical trials.

- Hill-Burton Free
Care Program: In return for federal funds, some medical facilities agree to provide free or reduced charge medical services to persons unable to pay.

- FAQ
and state-by-state
guide to obligated facilities

- Low or No-Cost

Health Clinics: The Bureau of Primary Health Care, HHS, provides contact information for services by geographic area.

- Health

Agencies by State: Contact information for investigating additional state-sponsored programs.

Private Sector

- Advocacy groups, such as nonprofit organizations associated with a specific condition, can be an important aid to people in need. They frequently provide access to well-developed networks and help with fund-raising, treatment guidance, and emotional support.

- Many of these groups can be identified using Healthfinder and Medlineplus.

- Prescription Drug

Assistance Programs: Most pharmaceutical companies offer free or reduced cost prescription drugs to qualified consumers.

- Local private charities, churches, and service groups often play an important role in the welfare of their communities, and can be very responsive to individual needs. In addition, the application process is often less formal.

- Hospitals and doctors can be part of the medical safety net.

Constituents may be able to negotiate a payment schedule or a reduced bill by contacting their doctor, a hospital's financial office, or a hospital-based social worker.

Other Kinds of Support

The following resources may not provide money for medical bills or pay off medical debts, but they can provide other kinds of support that may benefit constituents during a difficult time.

- HHS

Information and Hotline Directory, guide to dozens of hotlines and websites offering free medical information and referrals

- Nutrition Assistance

Programs, food stamps, school lunches, and other programs

- State

Unemployment Insurance Benefits, if the medical condition has caused unemployment.

- State TANF

Directors and State Human Services Administrators, to find out about qualifying for Temporary Assistance for Needy Families (TANF)

- GovBenefits.gov,

eligibility information for a wide range of federal and state government benefit

programs