

Health Care Discount FAQ

1. *What is a health care discount?*

The health care discount is a program that applies a discount to qualifying medical, dental, and dispensary services for individuals or families who meet certain financial requirements, based on the federal poverty income guidelines. The health care discount application is based on family size and gross income. The amount the cost of services is discounted depends on what the patient qualifies for. Please note that there are additional fees for IUDs, medical, and dental lab services and charges for anything other than basic frames with single or bifocal lenses (vision). There are no discounts for contact lens services.

2. *Who can apply?*

All patients with or without insurance are encouraged to complete a health care discount application. For patients with insurance, CHDC will submit their medical, dental, or dispensary bill to their insurance at the full fee. If the insurance claim is rejected, applied towards the deductible, or paid in part; the remaining balance will be reviewed for possible discounts. All patients must submit their own application. If using the same income verification as a previously submitted application, an email must be sent to hcdp@ch-dc.org referencing the current applicant's name and date of birth and listing the previously submitted patient's name and date of birth or a note referencing the same information with the new application. If a patient is a minor, an application must be completed for the minor, and copies of the parent/legal guardian's income will be used for determination.

3. *How do patients apply?*

Patients can request the health care discount application from the front desk, email a request to hcdp@ch-dc.org, or download one from our website at www.ch-dc.org by clicking on "Become Our Patient" and then "Apply for a Healthcare Discount". Health care discount applications, along with required income verification documents, are to be turned in at the front desk once completed for eligibility verification, emailed to hcdp@ch-dc.org, or mailed via USPS to: Community Health & Dental Care, Attn: HCDP Coordinator, 351 W. Schuylkill Rd./ Suite G-15A, Pottstown, Pa 19465.

4. *What type of income verification or documents do applicants need?*

All patients must submit TWO current pay stubs and/or a copy of their current year federal tax return (1040). If the patient is receiving Social Security, Disability, or Pension benefits, they must submit a letter from the agency verifying the amount of the benefit being received or submit their last two bank statements showing the deposit(s). Proof of income must be submitted with the health care discount application in order for eligibility to be determined. Patients are responsible to pay 100% of the charges until a completed application, with proof of income, has been submitted and approved. **DO NOT** delay care while waiting for a health care discount determination.

5. *How long are applications good for?*

The approved health care discount is valid from the date of approval until the end of the current year (except applications received Nov 1-Dec 31 of current year- they are valid through Dec 31st of the next year) unless the patient has a change of family/income status, at which time they must re-apply. Failure to notify CHDC of any family/income changes can result in the loss of the patient's previously approved health care discount.

6. *What if I have a previously outstanding balance?*

If you have a previous balance within six months of the date of approval for any health care discount, the new discount will be applied to those balances. Do not delay submitting any requests for documentation as the 6 month look back is from the date of approval, not the date of submission.

Questions?

Please see any member of the front desk or reach out to the Health Care Discount Program Coordinator via email (hcdp@ch-dc.org) or (610) 326-9460 ext. 559. They would be happy to assist with any questions or concerns.