

Plain Language Summary Hoag Financial Assistance Program

Our Mission

Hoag is a non-profit, faith-based hospital. Our mission is to provide high-quality health care to our community. We know medical bills can be hard to pay. We want to help make care more affordable when possible.

If you are having trouble paying your medical bill, please talk with a Financial Counselor or a member of our Business Office team. We are here to help and talk with you about your options.

What Is the Financial Assistance Program?

Hoag's Financial Counseling Department offers free help to patients who cannot pay their hospital bills.

This program is for:

- Patients without health insurance
- Patients with insurance who cannot afford part of the bill their insurance does not pay

Our Financial Counselors will check if you qualify for programs such as:

- Medicare
- Medi-Cal
- Healthy Families Program
- Covered California (California Health Benefit Exchange)
- California Children's Services
- Other state or county programs
- Hoag charity care programs

If you already have coverage through one of these programs, please tell our Financial Counselors as soon as possible.

If you do not qualify for government programs, you may still qualify for discounts or charity care through Hoag. You may also be referred to www.ocgov.com for local help.

Getting medical care is never affected by whether you qualify for financial assistance. Hoag treats all patients who need care.

Free or Discounted Care

You may qualify for free or discounted care if:

- You do not have insurance or have limited insurance, and
- Your household income meets certain guidelines

The amount of help is based on your family income compared to the Federal Poverty Level (FPL):

- **Free care:** Family income at or below 200% of FPL
- **Discounted care:** Family income between 201% and 400% of FPL

If you qualify for financial assistance, you will not be charged more than the Amount Generally Billed (AGB) for emergency or medically necessary care.

How to Apply for Financial Assistance

You can contact our Financial Counselors for help or to request an application.

Phone: 949-764-5564

Email: FC@hoag.org

You may also request an application:

- **By phone:** 949-764-8413
- **Online:** <https://www.hoag.org/patients-visitors/billing-information/financial-assistance-charity-care/>

In-Person Locations

Hoag Hospital - Newport Beach

Cashier's Office

One Hoag Drive

Newport Beach, CA 92662

Hours: Monday-Friday, 8:30 a.m.-4:30 p.m.

Hoag Hospital - Irvine

Cashier's Office

16200 Sand Canyon Ave

Irvine, CA 92618

Hours: Monday-Friday, 8:30 a.m.-4:30 p.m.

Patient Financial Services

Attn: Charity Care Specialist

2975 Red Hill Ave., Suite 200

Costa Mesa, CA 92626

Hours: Monday-Friday, 8:30 a.m.-4:30 p.m.

Email: PFS@hoag.org

Language Help

This summary, the Financial Assistance Policy, and the application are available for free in other languages, including:

- Arabic
- Chinese
- Farsi
- Korean
- Spanish
- Vietnamese

Visit: <https://www.hoag.org/patients-visitors/billing-information/financial-assistance-charity-care/>

Privacy and Confidentiality

We understand that asking for financial help can feel personal. Hoag keeps all financial assistance requests and information private and confidential.