

Frequently Asked Questions

Who do I contact if I don't have health insurance?

If you are a resident of Massachusetts, you may be able to get health insurance or help paying your health care bills through a state program like [MassHealth](#), the [Health Connector](#), or [Health Safety Net](#). Each program has different rules and income limits. You can also reach out to our Financial Assistance team at 617-665-1100. If you are not a resident of Massachusetts, you can reach out to Financial Assistance to let you know the options available to you.

Is free care available if I am unable to obtain insurance?

Yes, free care (Health Safety Net) is available if you meet certain state requirements. We also offer discounted care options, and our Financial Assistance team can assist with applying for a Medical Hardship to help cover the cost of services.

How can I request a cost estimate for services at CHA?

Patients can request a cost estimate by reaching out to our Customer Service team at 617-665-3200. You can also request an estimate via Mychart. Once submitted, our team will reply with an estimate within 48 hours.

I have a large out-of-pocket deductible. What if I cannot pay my entire bill?

Yes, if you have medical bills because you do not have insurance, or because your health insurance did not cover your care, you may qualify for a discount. If your bills are not for copayments, coinsurance, or deductibles and you pay or set up a payment plan within the first two months of your first bill, we offer a 25% discount on your medical bills.

Can I set up a payment plan for my outstanding balance?

If your bill is for insurance copayments, coinsurance, or deductibles, CHA offers interest-free payment plan options to help you pay your balance over time. Please contact our Customer Service team at 617-665-3200, or you can enroll in a payment plan via MyChart.

Can my debt be reported to credit bureaus?

No, Cambridge Health Alliance does not report outstanding balances to any credit bureaus. While the hospital may contract with an outside collection agency, the collection agency operates as an extension of CHA and will not take any extraordinary actions against our

patients such as reporting outstanding balances to credit bureaus, legal actions, garnishment of wages, or placement of a lien on a patient's property.