

## 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 617-665-1000. If you are not a resident of Massachusetts, you can reach out to our Customer Service team at 617-665-3200 to learn the options available to you.

### **Is free care available if I cannot obtain insurance?**

Yes, free care is available if you meet certain state requirements. We also have discounted care options available and our Financial Assistance team can assist in applying for a Medical Hardship to help pay for 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 back 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.