

# UNC Health Financial Assistance and Medical Debt Mitigation

*Helping You Access the Care You Need*



The UNC Health Financial Assistance Program helps relieve the financial burden of medically necessary healthcare services at participating UNC Health facilities. This program is available to North Carolina residents with a household income and assets at or below 300% of the Federal Poverty Guideline (FPG) for their family size.

## **Presumptive Eligibility Based on Life Circumstances (Non-Income-Based)**

Eligibility for financial assistance may be determined based on life circumstances without considering income. This means you likely qualify for help with your medical bills without a full application. This is called presumptive eligibility and will be determined prior to or at the time of services. You may receive a 100% discount if you are presumptively eligible for financial assistance based on at least one of the following non-income criteria:

- Experiencing Homelessness
- Unable to make decisions due to a mental condition with no one available to help
- Enrollment in Medicaid or a child in your household is enrolled in Medicaid
- Enrollment in other public assistance programs, including:
  - Women, Infants and Children (WIC)
  - Supplemental Nutrition Assistance Program (SNAP)
  - Temporary Assistance for Needy Families (TANF)

## **How to Apply for Financial Assistance**

To apply for financial assistance if you do not meet the non-income-based criteria, you must submit a complete financial assistance application and the required supporting documents. If you qualify based on income, discounts will be applied dependent on the Federal Poverty Guideline for your household size.

**100%  
discount**

For households with incomes at or below 200% of the Federal Poverty Guideline (FPG).

**75%  
discount**

For households with incomes between 201% - 250% of the Federal Poverty Guideline (FPG).

**50%  
discount**

For households with incomes between 251% - 300% of the Federal Poverty Guideline (FPG).

A free copy of the application and supporting documents can be found:

- At your hospital or clinic registration desk
- Online at [unchealth.org/records-insurance/financial-assistance-programs](https://unchealth.org/records-insurance/financial-assistance-programs)
- In the My UNC Chart patient portal
- By mail or call the Financial Assistance Unit at **866-704-5286** or **984-974-3425**

**Submit completed applications by secure fax at 984-974-6454, through My UNC Chart, or by mail to:**

#### **Financial Assistance Unit**

101 Manning Drive  
Chapel Hill, NC 27514

#### **Financial Assistance In-Person Support**

1101 Weaver Dairy Road, Suite 106  
Chapel Hill, NC 27514

#### **Financial Assistance Exclusions (including but not limited to):**

- Cosmetic and non-medically necessary services.
- Services paid for by other programs, organizations, or health plans.
- Health insurance copays.

#### **Uninsured Discount**

If you are uninsured, you will receive a **40% discount** on your bill. No application is required to receive the uninsured discount.

#### **Medicaid Eligibility**

If you do not have health insurance, you may be eligible for North Carolina Medicaid. Before receiving financial assistance, we may check to see if you qualify for Medicaid. If we find that you might be eligible for Medicaid, we'll ask you to apply for and follow through with the process to receive Medicaid benefits.

#### **Nondiscrimination Policy**

UNC Health complies with applicable federal civil rights laws and does not discriminate based on race, color, national origin, age, disability or sex. Free aids and services are available for people with disabilities, and free language services are provided for individuals whose primary language is not English.

#### **Need Help?**



Financial Navigators and Eligibility Specialists are available in person at select UNC Health locations or by phone at **866-704-5286** or **984-974-3425**.

For more information or to review our complete Financial Assistance Policy, scan this QR code or visit [unchealth.org/records-insurance/financial-assistance-programs](https://unchealth.org/records-insurance/financial-assistance-programs).