Can a Hospital Refuse Treatment Without Insurance?

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updated May 16, 2011

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Many people don't have health insurance -- but that doesn't mean they don't get sick or injured, or that they don't need medical care. People without insurance may go to hospital emergency rooms for serious illnesses or injuries, but they may also need medical services like x-rays or blood tests, non-emergency surgeries, or routine medical care.

1. Emergency Medical Treatment and Active Labor Act
   - The Emergency Medical Treatment and Active Labor Act requires hospitals to provide treatment in life-threatening emergencies and when patients are in active labor, even if the patients have no insurance and even if they have no ability to pay for treatment. Hospitals don't have to provide treatment for things that aren't life-threatening, but they often will. For instance, if you go to an emergency room for a headache, it's probably not life-threatening; but just in case your headache is caused by a brain tumor, most emergency rooms will treat you. They're required to at least have a qualified health care professional assess you to determine if your condition is an emergency.

Reporting Violations
   - If you go to a hospital with an emergency, or in active labor, and the staff refuses to treat you because you have no insurance, you can report a violation of the Emergency Medical Treatment and Active Labor Act. Contact your regional Centers for Medicare and Medicaid Services office (see Resources) to file a report. Provide as much information as you can about the situation. In order to get the emergency treatment you need, however, you can ask to speak to a supervisor in the emergency room, or ask to talk to a patient's rights representative (most hospitals have one on duty around the clock), explain your concerns and request treatment as required by the Emergency Medical Treatment and Active Labor Act.
Billing Policies

- If you go to the hospital in need of life-saving treatment, or in active labor, and have no insurance, the hospital will send you a bill later. The Emergency Medical Treatment and Active Labor Act doesn't require hospitals to give you free care. It only requires them to provide treatment at the time, regardless of your ability to pay. They'll expect you to pay your bill at a later date, and can send your account to a collection agency, or report failure to pay to national credit bureaus. If you receive a hospital bill you can't pay, contact the financial services department and ask to make payment arrangements. Also ask if there's any way that fees can be reduced, based on your income.

Non-Emergency Treatment

- Hospitals can refuse to provide non-emergency treatment if patients have no insurance. Many hospitals have programs in which they reduce fees for some services for uninsured patients. Fees are based on patient income. Hospitals don't have to offer reduced fees to patients, however, and some only offer reduced fees for certain services -- not all. Contact the financial services office at your local hospital to find out if you qualify for reduced fees.

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