Patient financial support

At HCA Healthcare, we understand that the healthcare insurance and billing process can be confusing and stressful for patients. We have developed several programs and resources to provide as much information and assistance as possible in a highly complex and regulated industry, and we do our best to make patients aware of this assistance. These programs and resources include pricing information, financial counseling, a number of generous financial assistance programs for uninsured and underinsured patients and patient-friendly billing practices, all of which are designed to provide help and resources when people may need it most. While we believe we have one of the most robust financial assistance offerings in the industry, we can only act when we are aware, and thus encourage our patients to seek assistance as soon as issues or questions arise.

> Through the generous charity and discount programs described below, HCA Healthcare provided charity care, uninsured discounts and other uncompensated care at an estimated cost of **approximately $4.5 billion in 2025**.

**Data as of Dec. 31, 2025 unless otherwise noted.*

Pricing information

HCA Healthcare hospitals have been providing pricing information on their web sites for individuals since 2007. HCA Healthcare facility websites provide users access to a full machine-readable list of standard charges for all services provided at each site. In addition, each site offers access to an online Patient Payment Estimator, a free tool that can provide an estimate of what a patient's liability may be for specific services, customized for their specific insurance coverage and benefits. Patients can continue to get more detailed information about their expected hospital bill and potential patient responsibility by calling the phone number provided for them on our hospitals' web sites to speak directly with one of our colleagues who would be happy to assist.

Patient benefit advisors

HCA Healthcare's patient benefit advisors help uninsured and under-insured patients understand and access programs and discounts – which we believe are among the most generous and comprehensive – for which they may be eligible in order to significantly reduce their financial burden. These resources are available to any patient who needs assistance in applying for Medicaid or other eligible coverage.

Patient discounts and protection

Covering both uninsured and under-insured patients, HCA Healthcare applies a sliding scale discount on patient amounts due

based on federal poverty guidelines (FPG) and household income. The individual policies include:

- **Charity Care Policy —** provides a 100% write-off of charges related to emergency services for qualifying patients. Generally, patients with annual household incomes of less than 200% of FPG qualify for this program
- **Expanded Charity Care Policy —** provides financial relief for emergency services to families with annual household incomes between 200% and 400% of FPG. For patients who qualify for this program, we cap their out-of-pocket balances at 4% of their annual income using a sliding scale. For example, a family of four with a household income of $100,000 would have their liability capped at $4,000. (We make both of these charity care policies available to all patients, regardless of their insurance coverage.)
- **Uninsured Discount Policy —** offers patients with no insurance, or exhausted insurance benefits, a discount for emergency services. The discount is approximately 92% of the patient's total bill at most facilities, which is similar to expected reimbursement for patients with Medicaid coverage.
- **Under-insured Discount/Patient Liability Protection (PLP) —** the PLP program provides protection for patients with household incomes above 400% of FPG. The discounts under this program may help patients who have limited coverage, a high deductible, or who may be out of network. Similar to the policies above, these discounts are need-based and calculated on a sliding scale based on the patient's annual household income.

Billing process

HCA Healthcare is committed to responsible billing and collections. Our financial counselors work with patients to establish interest-free payment arrangements where needed. We do not report to credit bureaus, and we do not pursue litigation activity that involves suing patients or filing liens on patient bad debt accounts.

These policies and resources reflect our desire to mitigate personal financial issues arising from our patients' medical bills. But we can only act when we are aware, and thus encourage our patients to take responsibility for seeking assistance as soon as issues or questions arise.

Unless otherwise noted, this information applies to HCA Healthcare facilities located in the United States.

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