

When They Ask for Your Personal Finances

Hospital placement conversations.

What is happening: Your loved one is in the hospital and someone says placement depends on your bank statements, income, Social Security number, or immediate signature.

Where you stand

- Eligibility usually looks at the patient's finances, and sometimes a spouse's — not an adult child's, friend's, or neighbor's.
- You can help with your loved one's paperwork without promising to pay their bill yourself.
- Your loved one has a right to a written discharge plan and a clear notice if coverage is ending.
- If discharge feels unsafe or too soon, ask about appeal rights right away.

Words you can use

1. "Which program requires my personal financial information, and where is that written?"
2. "I can help with my loved one's documents. I am not sharing my own finances or guaranteeing payment."
3. "Please give me the written discharge plan before I sign anything."

Free help to call

- Hospital patient advocate or patient representative — ask the nurse desk or operator.
- Long-Term Care Ombudsman — call Eldercare Locator at 1-800-677-1116.
- Area Agency on Aging / ADRC — same number; ask for care options and placement help.

Write down: Who asked, what they asked for, the reason given, any coverage deadline, and every page before signing.

Notes from this conversation