



SANDOVAL REGIONAL MEDICAL CENTER

Applies To: UNM Sandoval Regional Medical Center
Responsible Department: Patient Access
Revised: 9/22/21

Table with 2 columns: Title and Policy. Title: Financial Assistance Program. Policy: Patient Age (X) N/A (X) All Ages () Newborns () Pediatric () Group: Adult

POLICY STATEMENT

UNM Sandoval Regional Medical Center offers (SRMC) financial assistance, referred to as SRMC Care, for the patient's medical bills for qualified patient who:

- 1. Meets certain identity requirements
2. Meets State and County residency requirements
3. Is not covered or is only partially covered by government or private insurance
4. Meets established financial requirements for establishing indigent status, defined as 350% of the Federal Poverty Guidelines or below
5. Meets medical necessity criteria and;
6. Services are covered by the financial assistance program.

UNM SRMC will abide by the federal Emergency Medical Treatment and Labor Act (EMTALA) in providing care to patients at SRMC. The Medical Center will abide by all Federal, State, and local laws in the provision of financial assistance. Individuals will be assessed for indigent status and financial assistance eligibility when documentation is submitted to UNM SRMC Financial Services Department. SRMC Care is another name for the UNM SRMC's Financial Assistance Program. Medical services rendered to patients outside the UNM SRMC facility are not payable by UNM SRMC. Financial Assistance is available only for services provided directly by UNM SRMC or a physician employed by the facility. UNM SRMC cannot through this policy assist any patient in paying for services provided by an independent provider or practitioner, even if those services are provided at UNM SRMC.



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Group:	Adult				

Applicability:

SRMC Financial Counseling
SRMC Patient Financial Services

PROCEDURE:

For purposes of this policy, "financial assistance" refers to healthcare services provided by UNM SRMC at no charge or at a discount to qualifying patients. The following healthcare services are eligible for financial assistance:

1. Emergency medical services provided in an emergency room setting;
2. Services for a condition which, if not promptly treated, would lead to an adverse change in the health status of an individual;
3. Non-elective services provided in response to life-threatening circumstances in a non-emergency room setting; and
4. Medically necessary services, i.e., appropriate or necessary services as determined by a Provider/Practitioner, which are provided according to generally accepted principles of good medical practice, for the diagnosis or direct care and treatment of an illness, injury, or medical condition, and are not services provided only as a convenience.

Financial assistance will be based on an individualized determination of financial need and shall not take into account age, gender, race, color, national origin, religion, social or immigrant status, sex, sexual orientation, gender identity, spousal affiliation or physical or mental handicap.

UNM SRMC will seek funding from potential third-party payers, including government programs, before providing financial assistance under this policy. Individuals must cooperate with UNM SRMC in seeking alternative funding and providing information deemed reasonably necessary by UNM SRMC for pursuing other funding and processing applications for financial assistance. In addition, in order to receive financial assistance, individuals must apply for or be enrolled (or in the process of enrolling) in insurance coverage or government programs for which they may be eligible.



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The patient, or representative, must fill out an application for financial assistance prior to being deemed eligible. UNM SRMC will provide assistance to individuals in completing financial assistance applications and enrolling in government programs and insurance options available through the Affordable Care Act.

Patients who meet certain criteria and are not eligible for other coverage programs may be presumptively qualified for financial assistance and may not be required to submit a full application. Categories of presumptive eligibility include:

1. Participation in the food stamp program;
2. Patient is deceased with no known estate;
3. Patients enrolled in Medicaid programs that use a defined family income at or below 400% of the Federal Poverty Guidelines, specifically, Medicaid, Medicaid MCO programs, Medicaid for Pregnant Women-Pregnancy Related Services Only or Family Planning Services and Alternative Benefit Plan (ABP).
4. Patients who are Homeless
5. Patients approved for Bankruptcy by a court of law.

Any applicant approved for State/Sandoval County assistance programs with an appropriate verification process determining indigence and residency may qualify for SRMC Indigent Assistance with limited application requirements.



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Income and Assets

The patient or the patient's guarantor are required to complete a financial assistance application and supply personal, financial and other information and documentation relevant to verifying family income and making a determination of financial need. SRMC reserves the right to request complimentary documentation to substantiate income or assets.

Documentation requirements include but are not limited to:

- 1. A completed financial assistance application
2. Minimum of two most recent pay stubs
3. Minimum of two most recent bank statements for savings and checking accounts.
4. Copies of checks or award letters from Social Security, Worker's Compensation, Veteran's Affairs, Bureau of Indian Affairs or other similar programs. Proof of Direct Deposit in bank accounts in lieu of checks or award letters.
5. The patient must verify assets by providing 2 months of bank statements, investment statements or other similar documents. Retirement funds that cannot be drawn against, primary residence and vehicles are not considered in the asset level. Patient's available assets exceeding \$10,000 (excluding primary residence and a vehicle used for daily transportation): Assets exceeding \$10,000 may be requested for payment towards UNM SRMC medical bills before approving being approved for SRMC Care. Shared accounts of non-spouses can be divided in half to reduce asset levels.
6. Patients paying child support can claim the child as part of the family size when calculating household income, regardless whether the child lives with them or not. For those receiving child support, you can exclude the income from family income unless they are claiming it as part of their income on their State or Federal income taxes.



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Application Information

Patients may apply for financial assistance by submitting an application on a form provided by UNM SRMC. In order for UNM SRMC to make a determination of eligibility for financial assistance, patients must complete the application and supply all documentation required to substantiate qualifications.

UNM SRMC may:

- 1. Include the use of external publically available data sources that provide information on a patient's or a patient's guarantor's ability to pay (such as credit scoring);
2. Include reasonable efforts by UNM SRMC to explore appropriate alternative sources of payment and coverage from public and private payment programs, and to assist patients to apply for such programs;
3. Take into account other resources available to the patient;
4. UNM SRMC will notify patients of additional information required to complete the financial assistance application.
5. Requests for financial assistance shall be processed promptly and UNM SRMC shall notify the patient or applicant in writing within 30 days of receipt of a completed application whether the case is denied or approved. UNM SRMC will expedite the review of applications submitted prior to the receipt of services
6. If an applicant qualifies for and fails to cooperate or follow through with an application for any other source of assistance, the application for financial assistance may be denied.

All other Federal, State, local and private sources must be exhausted before eligibility can be determined for Sandoval Regional Medical Center Indigent Assistance. SRMC Patient Financial Services Counselors will assist the applicant in determining what other sources of assistance are available to the applicant.

Patients may qualify for SRMC Financial Assistance if premiums, deductibles, co-insurance or co-pays (or any combination thereof) are deemed unaffordable based on affordable care act requirements. We will deduct those expenses from the households' income and recalculate for FPL (federal poverty level)



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If the patients’ medical expenses exceed 10% of household income and do not meet the FPL after the deductions, SRMC Care may be approved for the patient with the Patient Access Director’s approval.

SRMC staff reserves the right to request complimentary documentation to substantiate income, assets and residency.

Applications must be completed, signed and submitted with required documents to UNM SRMC Financial Counseling office within 24 months of the date of discharge for inpatient and outpatient services.

Approved applications are valid for a period of one (1) to twelve (12) months. The coverage can be deemed retroactively as necessary, but cannot be retroactive more than 12 months from the date of application. The Patient Access Director or CFO would need to approve financial aid retro coverage exceeding 12 months.

Any change in the applicant's income, resources or residency other than federal cost of living adjustments will require notification to UNM SRMC for possible reapplication and reconsideration of eligibility.

Misrepresentations of facts or any attempt to circumvent the policy of UNM SRMC in order to become or remain eligible for medical assistance is grounds for denial of financial assistance.

The request for assistance and proof of eligibility is the responsibility of the applicant. UNM Sandoval Regional Medical Center Indigent Program responsibility is:

- To advise the applicant of policies and procedures governing the request for financial assistance.
- To assist the applicant in completing the application.
- To render a written decision on coverage in 30 days.



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Applications for Sandoval Regional Medical Center financial assistance program are available upon request at the following locations:

UNM Sandoval Regional Medical Center
3001 Broadmoor Blvd NE
Rio Rancho, NM 87144
(505) 994-7157

Sandoval County Administration Offices
1500 Idalia Road, Building B
Bernalillo, NM 87004
505-867-2291

Applications may also be obtained in the following ways:

- 1) Online at https://hsc.unm.edu/health/locations/sandoval-regional-medical-center.html
2) By contacting a financial counselor at (505) 994-7157.
3) A copy of the policy will be provided by mail, free of charge, upon request to a customer service representative or a financial counselor.

This Policy and the applications will be translated upon request. Spanish versions are available on hand. Applicants are assured of confidentiality of both financial and medical information.

Residency Requirements

All Residents of Sandoval County, NM can qualify for UNM SRMC Care regardless of Citizenship. Applicants must be living in Sandoval County, NM and demonstrate an intention to remain in the State and County. Residency in New Mexico is established by living in the State and carrying out the types of activities associated with normal living; such as occupying a home, enrolling children in school, obtaining a NM driver's license, State or County Identification, proof of a physical address from US Postal Service, obtaining employment within Sandoval County.



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The patient and household members can demonstrate this residency by: providing bank statements, home ownership/mortgage, rental leases, utility bills (including cable, satellite and cell phone service), or 3 pieces of mail addressed to the patient, or pay stubs.

SRMC staff reserves the right to request complimentary documentation to substantiate Residency

Other Requirements

With limited exceptions as described below, UNM Sandoval Regional Medical Center Financial Assistance is the payer of last resort. This means that government or private insurance will be primary financial payment source before UNM Sandoval Regional Medical Center Financial Assistance. Individuals who are eligible for Exempt (full) or Alternative Benefits plan Medicaid must apply for, and receive a denial of eligibility prior to being considered for indigent status.

A patient can be eligible for indigent status with respect to any unpaid amounts after the government or private insurance has fully paid UNM Sandoval Regional Medical Center as required under the terms of that government or private insurance plan. UNM Sandoval Regional Medical Center Financial Assistance will not apply until a liability payer share of the claim has been resolved.

Financial Assistance Level of Coverage:

For the purpose of this policy, the following levels of assistance will be given in accordance with qualification criteria to determine assistance level(s). UNM SRMC uses the Federal Poverty Guidelines (FPG); in effect at the time the application is reviewed, to determine eligibility for financial assistance. UNM SRMC will update the FPG, which is published annually by the U.S. Department of Health and Human Services, effective each year as of the later of March 1st or 30 days from the date of the FPG's publication.



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The patient will qualify for the following discount level based on the family's size in accordance to the Federal Poverty Level (FPL) guideline. Subject to the availability of other assets.

Gross Wages as % of Federal Poverty Guideline	Patient Responsibility of % of Gross Charges
0-200% of federal poverty guidelines, 100% discount	Patient Pays zero dollars to SRMC
201%-300% of federal poverty guideline is a 70% discount	Patient Pays 30% of Gross charges
301% and above of federal poverty guidelines are eligible for a one-time 45% discount	Patient pays 55% of gross charges

Basis for Calculating Amounts Charged to Patients:

Following a determination of eligibility under this Financial Assistance Policy, a patient eligible for financial assistance will not be charged more for emergency or other medically necessary care than the amounts generally billed (AGB) to individuals who have insurance covering such care. UNM SRMC uses the Look Back Method to determine discount levels. The AGB is calculated annually by dividing 12 months of allowed claims reimbursement by associated gross charges (charges, payments and adjustments by Inpatient and Outpatient services).

Patients can, and are strongly encouraged to, make payment arrangements for monthly payments for their unpaid balance(s) without interest rate impact.

Elective surgeries not covered by SRMC Care or not covered at 100% and 50% of the surgery balance is due before the surgery unless declared clinically emergent.

For individuals who do not meet the criteria for SRMC Care, UNM SRMC offers a 45% discount from total billed for all other services regardless of residency or citizenship.



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Collection Actions:

UNM SRMC may offer to patients who qualify for financial assistance and who are cooperating in good faith to resolve their hospital bills extended payment plans, and will not impose wage garnishments or liens on primary residences, and will cease all collection efforts, unless the payment agreement is broken or the patient ceases to cooperate with UNM SRMC to resolve their account.

Patients will be given 240 days after the first post-discharge bill to learn about the FAP and apply for assistance; but UNM SRMC may initiate Extraordinary Collection Activities (ECAs) as soon as 120 days after the first post-discharge bill. However, if an individual is subsequently determined FAP-eligible before 240 days then UNM SRMC will reverse the ECA and start the process anew.

UNM SRMC will provide patients with a notice, a minimum of 30 days in advance of initiating an ECA. This notice will inform patients of any ECA that UNM SRMC may initiate or resume if the patient has not paid the outstanding balance or initiated the financial assistance process. This notice will also provide a plain language summary of the UNM SRMC financial assistance policy.

Applicability of Coverage:

In general, services provided by UNM Sandoval Regional Medical Center. The following list identifies independent provider groups that deliver medical care at UNM SRMC. Services provided by these groups are not covered under the UNM SRMC Financial Assistance Policy (FAP).

- Albuquerque Hearing
- Southwest Gastroenterology Associates
- Cardiac Care Consultants of NM
- Optum Medical Group (Surgery Only)
- All public and private Ambulances
- Helicopter or Fixed Wing Transport



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DEFINITIONS

FPL- Federal Poverty Level

ACA- Affordable Care Act

IRS 501R- Regulation governing our financial aid policy


SUMMARY OF CHANGES

Replaces the SRMC Care policy of 2018 due to regulatory changes

RESOURCES/TRAINING

Resource/Dept	Internet/Link
Patient Access Director	505-994-7120
Patient Access Manager	505-994-7158

DOCUMENT APPROVAL & TRACKING

Item	Contact	Date	Approval
Owner	Paul Villani, Patient Access Director		
Consultant(s)			
Director	Paul Villani		Y
Finance Officer	Darlene Fernandez		Y
President & CEO	Jamie Silva-Steele, President and Chief Executive Officer		Y
Official Approver	Jamie Silva-Steele		
<i>Official Signature</i>		10/7/21	
	<i>Effective Date:</i>	10/11/21	
	<i>Revised Date:</i>	10/7/21	