



# Frequently Asked Questions about UNM Care and Out-of-County Care

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## What are UNM Care and Out-of-County-Care?

UNM Care and Out-of-County Care are programs to help you pay medical fees for health care services at UNM Hospital. You can use these programs if you don't have insurance, and you can also use it even if you do have insurance. They cover fees for emergency and other health and medical care you may need. Our goal is to help you make sure you get the care you need by helping you pay for the costs.

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## Who qualifies for UNM Care or Out-of-County Care?

To qualify for UNM Care, you need to live in Bernalillo County or Sandoval County.

To qualify for Out-of-County Care you need to live in a county other than Bernalillo or Sandoval County.

For both UNM Care and Out-of-County Care you need to –

- ✓ Go to UNM Hospitals or Clinics for your health and medical care.
- ✓ Earn an income (wages, salary, benefits) that falls within a certain range or have no income.

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## What services are covered by UNM Care and Out-of-County Care?

UNM Care and Out-of-County Care cover –

- ✓ Health care services, supplies, treatments, and procedures that are medically necessary. Medically necessary costs include supplies or services that are needed to figure out or treat your condition, or to keep you healthy. Providers decide what is medically necessary.
- ✓ Prescriptions for certain medicines that can be filled at UNM Hospital pharmacies. Please ask your provider if your medicine is covered by UNM Care or Out-of-County Care



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### What services are **not** covered by UNM Care or Out-of-County Care?

UNM Care and Out-of-County Care do **not** cover –

- ✘ Prescriptions filled at pharmacies outside UNM Hospital
- ✘ Cosmetic (plastic) surgery
- ✘ Some family planning services such as –
  - Surgery to undo a vasectomy (vasectomy reversal)
  - Elective procedures to end a pregnancy (abortion)
  - Testing and treatment related to difficulty getting pregnant.
- ✘ Ambulance services
- ✘ Medical equipment such as beds, canes, or oxygen tanks bought at stores outside UNM Hospital. This kind of equipment is called Durable Medical Equipment (DME).

The Medical Director and Chief Medical Officer for UNM Hospital may make exceptions to this list.

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### How do I apply for UNM Care or Out-of-County Care?

The first step is to complete the application. To do that, you need to call **505 272-2521** to make an appointment with a Patient Financial Services Representative. You can ask to have your appointment in person or over the phone. When you meet with your Representative (in person or over the phone), they will help you fill out the application.

When you have your appointment, your Representative will help you fill out the UNM Care of Out-of-County Care application. They will also let you know which supporting documents you need to submit with your application.

#### **Then what?**

We'll review your application and decide if you qualify for UNM Care or Out-of-County Care. If we need more information we'll let you know.

We will tell you in person or send you a letter (written notice) telling you if your application was approved. We'll call you if your application was denied.

**You should receive a response no later than 15 days after we receive your completed application.**

If you're missing some of the documents, you have 30 days from the date on a form called "Verification Needed" (given to you by your Representative) to submit those documents. If your application is denied because you didn't meet the requirements, you can appeal this decision.



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### Can I make an appointment with Patient Financial Services if I don't have a Medical Record Number?

If you already have a **Medical Record Number (MRN)** with UNM Hospital, you can make an appointment with Patient Financial Services.

If you don't already have an MRN with UNM Hospital, **that's okay**. Just tell Patient Financial Services that you need an MRN when you call to make your application appointment.

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### I'm not a U.S. citizen. Can I still apply for UNM Care or Out-of-County Care for my child or myself?

**Yes!** Anyone who meets the program qualifications can apply (see Question 2). Your immigration status is **not** a part of our decision process to approve or deny any applicant.

New Mexico passed a law in 2021 saying that all noncitizens (whatever their immigration status) can safely apply to assistance programs like UNM Care or Out-of-County Care, and they can't be denied access because of their immigration status. You can find that law here

[www.nmlegis.gov/Sessions/21%20Regular/bills/hoU.S.e/HB0112.html](http://www.nmlegis.gov/Sessions/21%20Regular/bills/hoU.S.e/HB0112.html).

To protect your privacy, **you are not required to share your immigration status**. We won't put any information about your immigration status in your application. If anyone does ask you for information or documents about your immigration status, please call 505 272-2121.

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### If I get help from UNM Care or Out-of-County Care, will that affect my immigration status?

No. Using UNM Care or Out-of-County Care will **not** affect your current immigration status or any future attempts to update your immigration status.

Some families worry that getting help from UNM Care or Out-of-County Care may affect their immigration status because of the public charge test. Because UNM Care and Out-of-County Care are health assistance programs, accessing them for yourself or your child will not affect your immigration status. (It will not be considered a benefit under the public charge rule.) You can apply for and accept help from these programs safely and without fear.



**9 Can I apply for UNM Care or Out-of-County Care if my employer offers health insurance?**

Yes! When determining eligibility, we only look at household size and income. If you get insurance through your work, you can still apply for UNM Care or Out-of-County Care. Both programs can help you cover the costs of copays and deductibles for emergency and other health and medical care you may need. You don't have to sign up for the insurance offered by your work. But if it's free, we recommend that you do.

**10 I get SNAP, TANF, and/or WIC. Will that affect my UNM Care or Out-of-County Care application?**

If you currently get New Mexico SNAP, TANF, and/or WIC benefits, you already meet the income requirement for UNM Care or Out-of-County Care. So, you won't have to prove your income when you apply. But you will have to prove that you get SNAP, TANF, and/or WIC. You can do that by submitting **any one of these** documents along with your application –

- ✓ Letter from the Human Services Department about your benefits
- ✓ Proof of benefits document
- ✓ Screenshot of your benefits on the YES NM website

**11 What documents do I need to submit to apply for UNM Care or Out-of-County Care?**

We need to verify who you are, where you live, and how much money you make. So, we ask you to submit certain supporting documents along with your application to help us do that.

**Who You Are (Identity)**

We ask you to submit a document to verify your identity. You can submit your passport (from any country), driver's license, ID card, or some other form of identification. Find out more about which documents we can accept here by looking on the website.

**Please note –**

We ask for a proof of identity document because we need to know who you are and make sure it is you. You **don't** need to be a U.S. citizen to qualify for UNM Care or Out-of-County Care. You **don't** need to tell us your immigration status. It does **not** factor into your eligibility for UNM Care or Out-of-County Care.

If you don't have a document that verifies your identity, that's okay—just let us know. We will work with you to find a solution.



## What documents do I need--continued

### Where You Live (Address)

We ask you to submit a document with your name and address on it. Remember that you need to live in Bernalillo County or Sandoval County to qualify for UNM Care, but you can apply for Out-of-County Care if you live in another county. You can submit a pay stub, utility bill, car insurance, or some other document that has both your name and your address on it.

If you don't have a document that verifies your address, that's okay—just let us know. We will work with you to find a solution.

### How Much Money You Make (Income)

We ask you to submit documents that show your household gross monthly income. We need to know how much you make, plus how much each person who lives with you makes. You can submit pay stubs, tax returns, letters or copies of checks from Social Security, Veterans Affairs, Bureau of Indian Affairs, or other documents that show how much everyone in your household earns, including you.

If you don't have these documents, please just let us know. We will work with you to find a solution.

### How Much You Have in Your Bank and Investment Accounts (Assets)

We ask you to submit documents that prove how much you have in your bank and investment accounts. To qualify for UNM Care or Out-of-County Care, you can't have more than \$20,000 total in your bank accounts (checking and savings) and investment accounts together. You can submit recent account statements for any checking, savings, and investment accounts you have.

We will not ask you to cash out your retirement fund, bonds, certificates of deposits (CDs) to pay for your medical bills. However, if you have already cashed them out during the year, or if the funds matured during the year (this means the date has come when your investment must be paid out to you), those funds will be counted as income.

Your home, car, and retirement fund are not included. You don't need to submit any documents about those.



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### Are there exceptions to the proof of income requirement?

Yes. If you get SNAP, TANF, or WIC benefits, you already meet the income requirement for UNM Care and don't have to prove your income. If you are homeless or in bankruptcy, you already meet the income requirement and don't have to prove your income.

But we do ask you to provide information about your circumstances, if possible. For example –

- If you get SNAP, TANF, and/or WIC, you might submit a letter from the Human Services Department (HSD).
- If you are homeless, you might submit a letter from your case worker, or a community organization that knows you. A sample letter is available on the website for your caseworker to use.
- If you are in bankruptcy, you might need to submit court documents.

If you don't have any of these documents, please just let us know. We will work with you to find a solution.

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### Will UNM Care or Out-of-County Care cover bills from hospitals and clinics outside the UNM hospital system?

No. UNM Care and Out-Of-County Care will **not** cover –

- ✗ Any health or medical care you may get **outside** UNM Hospital and its clinics.
- ✗ Any health or medical care you may get at these UNM Medical Group clinics (listed below). These Medical Group clinics are not part of UNM Hospital, even though some of them have UNM in their name.
  - ✗ Truman Health Clinic
  - ✗ Center for Development and Disability
  - ✗ Center for Reproductive Health
  - ✗ UNM Center for Life
  - ✗ UNM Health Grande Primary Care Clinic
  - ✗ DNI Dialysis Clinic



#### 14 **How long can I get help from UNM Care or Out-of-County Care?**

You can get help from **UNM Care** for **1 year**. The timeline of 1 year starts from the date we approve your application. At the end of 1 year, you can reapply. The reapplication process is quicker and easier.

For **Out-of-County Care** you can get help for **6 months**. The timeline of the 6 months starts from the date we approve your application. At the end of 6 months, you can reapply.

#### 15 **What if I have bills from before I was approved?**

If you get medical services (appointment, procedure, treatment) in the **6-month period before** you are approved for UNM Care or Out-of-County Care, we can help cover the cost of those services as long as the care was –

- ✓ Medically necessary (emergency and other health and medical care you may need).
- ✓ Received at UNM Hospital or its clinics.

#### 16 **What if I need medical care while I'm waiting to hear if I qualify?**

You can go to UNM Hospital and its clinics for medical care while you're waiting to find out if you qualify, and we will cover the bills once you're approved. But if you're not approved, you will be responsible for paying those bills. (See Question 19 for information on discounts and payment plans.)

Or you can appeal the decision. If your application is denied, we will send you a letter explaining why. If you choose to appeal, we will reconsider your application. You can find the request to appeal document on the website.

#### 17 **Can I get UNM Care and Out-of-County Care documents and financial help information in another language?**

Yes! If you want any of these documents in another language, please visit the website. Many of them have been **translated** and are available to you.

If you speak another language and want an **interpreter**, please let us know! We have in-person interpreters for American Sign Language, Spanish, Navajo, and Vietnamese. We can also connect you with phone and video interpreters in most any language. Interpreter service is free. It is your legal right to have an interpreter in your preferred language.



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## Is my UNM Care or Out-of-County Care application confidential?

Yes! Your application and all the information you provide in the application process is confidential. UNM Hospital will not share it. The information will only be used by UNM Hospital and will **not** be given to any third parties outside of UNM Hospital.

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## What if I don't qualify, but I don't have enough money to pay my medical bills?

If you live in New Mexico and you don't qualify for UNM Care or Out-of-County Care and you don't have insurance, you will automatically get a **self-pay discount**.

The self-pay discount reduces hospital and doctor fees by 45 percent (45%). So, with that discount, your bill would be just over half the original cost.

We can also help you set up a **payment plan** that lets you pay off your medical bills slowly over time, rather than all at once. We'll help you find one that works for you and your budget, and that won't charge you interest. Call 505 272-2521 for more information about payment plans.

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## How do I get more information or get help with the application process?

If you want more information, need help, or have questions about any of this, you can:

### Go to our website

Go to <https://unmhealth.org/patients-visitors/billing-insurance/> for information about UNM Care and Out-Of-County Care. You will also find the UNM Care application information, Financial Assistance Policy, other helpful documents and translations of these documents there.

### Call us

Call **505 272-2521** or **877 909-6661** (toll free) Monday through Friday from 8:00 am to 5:00 pm. If you need an interpreter, just let us know. Interpretation services are available in most languages.

### Visit us

NM Hospital Patient Financial Services  
1131 University Blvd NE, Suite D  
Albuquerque, NM 87102