

Limited Financial Assistance Study

Background

1. UNM Care

- For residents of Bernalillo county residents who fall under a certain income level and can provide proof of income, proof of residency (proper identification), and proof of assets.

2. Self Pay

- Individuals who do not meet qualifications for financial services such as UNM Care are considered self pay. Undocumented immigrants fall under this category as well.
- Self pay category consists of 2 subgroups:
 - A) Self Pay Financial Class: Responsible for entire medical bill
 - B) Self Pay Discount Financial Class: Fall under 350% of Federal Poverty Guidelines (FPG) level. Pay 55% of medical bill

3. UNM Care vs. Self Pay

- It should be noted that a person receiving 45% off of their medical bill (Self Pay Discount Financial Class) is not equivalent and do not receive the benefits (eg Primary Care Provider) as those under UNM Care.
- In addition, although many undocumented immigrants receive this 45% discount from their medical bill, they still are unable to afford this discounted medical care.

4. Financial Burden

- Visits to PCP by undocumented immigrants is low and ED visits are high
- Additionally, the medical bill accumulated at these ED visits is difficult to be paid off entirely resulting in the hospital having to cover these costs.

New UNM Hospital Pay Policy

1. 1996 Welfare Reform Act

- States that undocumented immigrants are ineligible for “any retirement, welfare health, disability...”, assistance by state or local government.
- However, there are 3 medical exceptions where they can receive assistance and funding including: 1) the medical situation is considered an emergency, 2) immunizations for patients, or 3) the patient presents with signs or symptoms of a communicable disease, whether or not the condition is ultimately determined to be a communicable disease.

2. Our project

- The first task, phase 1, is to assess what percentage of those regularly seen in primary care clinics classified as Self Pay, would fit into one of these three “exception” criteria.