

# UNM Hospitals:

## A Community Perspective on Access and Spending January - December, 2007

Community Advisory Council  
University of New Mexico Health Sciences Center

Prepared by  
**Thomas N. Scharmen, MPH, MA**  
**Terry Schleder, MPH**

With the technical assistance of  
Nipun Joshi  
Erin Phipps  
Jason Short

Office of Community Assessment, Planning and Evaluation, Public Health Division, NMDOH  
Institute for Public Health, UNM Health Sciences Center

With the leadership of the Data Work Group of the HSC Community Advisory Council: Sarah Couch, Merle Cox, Ivette Cuzmar, Maria Goldstein, Alma Olivas, Alexis Padilla, Leah Steimel and William Wiese.

*Corrected version 3/16/09*



## INTRODUCTION

Access to quality health care is the basis for a healthy community; it is in a national crisis that compromises our ability to meet local needs and assure health equity among our diverse communities. In New Mexico, income inequality, primary care provider shortages and complex insurance enrollment schemes cause serious gaps in health care access. The lack of adequate national solutions to fund and deliver health care services forces local health systems to ration that care through *multi-payer financing* patterns that are described in this report. This burdens our most vulnerable people and systems, including our public safety-net providers like the University of New Mexico Hospital (UNMH). How we address or ignore those gaps reflects our civic values and public accountability to each other's well being.

While gaps in health access, equity and funding are not unique to our state, parts of the history and current functioning of our state's largest public hospital system, UNMH, are. Bernalillo County's public hospital is also the state's flagship research center and only Level 1 trauma center. Located in the most populous part of NM, it is a major provider of primary and specialty care to county residents. In addition, UNMH was once the area Indian Hospital, originating with the transfer of property from Native American authorities to the county in 1952 (and subsequently leased to the university). This historical transaction carries obligations for providing healthcare services to Native Americans that remain intact today.

### History of this Community Access & Spending Report

In July of 2005, Governor Bill Richardson called on the University of New Mexico Board of Regents to convene a UNM Health Sciences Center (HSC) Summit to discuss with the public the finances and the issues of uncompensated care at UNMH. The Governor took this step at the insistence of the Community Coalition for Healthcare Access, the NM Center on Law & Poverty and other concerned groups and individuals.

The Summit recognized UNM HSC's obligation to Bernalillo County residents and Native Americans. It produced 16 recommendations and 5 governing principles, the first of which is, "*Healthcare is a basic human right.*" As a result of the Summit, UNM agreed to improve accountability to the public and local advocates in the areas of enrollment, service provision, and financing of programs for low-income, uninsured, Limited English Proficient (LEP), and other indigent or special populations in the county.

The operational definition of "uncompensated care" is a major impetus for this report. How the term, "uncompensated care" is attached to actual financing and service delivery for our county's most vulnerable citizens is progressively explored. The current report includes newly released financial data that will take us a step further in answering some health care funding questions and stimulate others. UNMH patient activity data is examined from a transparent, community-centered perspective, bringing information to life in a graphic manner so that advocates and concerned citizens can recognize success or identify challenges.

### The HSC Community Advisory Council and the Office of Community Affairs

The UNM HSC Summit also resulted in the formation of two entities: the HSC Community Advisory Council (CAC) and the Office of Community Affairs (OCA). The CAC directly advises the Executive Vice President of the Health Sciences Center, Dr. Paul Roth, and the OCA. The CAC consists of a twelve members representing numerous constituencies in Bernalillo County. Three overarching principles guide the work of the CAC: 1) Accountability to the community for financial resources received from public funds; 2) Policy analysis and recommendations in areas that directly impact access to services, quality of care, and fair billing practices; and 3) Commitment to patient advocacy for people who are low-income or uninsured, as well as for other populations who often are lost in health care systems.

Since its inception, the CAC has had a standing committee charged with the analysis and dissemination of UNM Hospital's health services data to fulfill the Summit commitment of providing information to the public.

The UNMH has provided the CAC Data Work Group with sections from patient databases in order to analyze the utilization and cost of clinical services in the light of patient demographics and their payer sources. In November of 2007 the CAC published and presented its first report, "UNM Health Care Services: A Community Perspective on Access and Spending, January - June, 2007." (Available at: [http://hsc.unm.edu/about/community/docs/final\\_book\\_english.pdf](http://hsc.unm.edu/about/community/docs/final_book_english.pdf) )

The present report examines UNM inpatient and outpatient health care services for the entire calendar year of 2007. In the coming months the CAC will publish two special reports based on the same patient data sets: A report on Behavioral Health Services (with the assistance of the Bernalillo County Local Collaborative, a planning and advisory council); and a report on Bernalillo County Native American services (with the assistance of the Bernalillo County Off-Reservation Native American Health Commission). In mid-2009, CAC will produce the 2008 "UNM Hospitals: A Community Perspective on Access and Spending", using this report as a template for regular, annual reports. Special reports, as requested by community groups or as determined by CAC, will also be produced on a regular basis.

These reports have been enabled by an MOU for ongoing UNMH patient utilization and financial data-integration between UNMH and the Institute for Public Health. This agreement will lead to information that will assist future health planning efforts to eliminate gaps in health care services, access and, ultimately, health outcomes which determine the health of our region.

### **What This Report Includes**

This report examines UNMH health care services for the calendar year of 2007. The analysis and approach in the present report have benefited from extensive input from communities and health care experts garnered through community forums and ongoing work of the Community Advisory Council.

#### **Highlights:**

- Over 150,000 persons made 632,000 visits to UNMH and to clinics during 2007.
- The Bernalillo County zip code 87108 has greatest percentage of people using UNMH services.
- People living in the county's lower income neighborhoods were more likely to utilize services.
- Among children, more boys use the services; among adults, more women.
- Medicaid covers 22% of patients; Value Options covers 1.7%; and UNMCare 11%.
- Public payer sources cover 55% of patients and account for 67% of charges.
- One in 6 patients changed their insurance status from one major category to another this year.
- Persons using behavioral health care services are twice as likely to change their insurance status as other users.
- Hispanics make up 42% of the county populations but 55% of the UNMH patients.
- Over half of all Native American patients come from outside the county.
- One out of 10 outpatient visits is to the emergency department.
- The median charge for an inpatient stay was \$9,280; the average charge for an outpatient visit was \$571; the typical charge for a clinical procedure was \$150.
- Total charges reached \$1.16 billion in 2007; total costs \$646 million.

In this report you'll find answers to questions like:

- Who uses services at UNM, and how are they paid for?
- What patterns do we see in health access and financing at UNM?
- Is our community being equitably served by our current health care delivery and financing system?
- Does a shortage of primary care access result in increased costs via preventable hospitalization or emergency room use?

We hope these questions will place us on a collaborative public pathway to being able to answer some tougher ones:

- What values shape our current health system, and how well are they working for us?
- How do our public funds enable access to health care, and what are the solutions to the remaining gaps?
- How do the gaps in funding and services affect our community's health outcomes?
- How is UNMH and our current public-private systems mix fulfilling its obligations to the community, including Native Americans, the behavioral health community, and low-income communities?
- How could health funding and services be better aligned to meet our community's needs?

These questions are only answerable with sound policies developed by community and civic leaders in partnership with our public health and public hospital experts. We hope these questions will spark new ways of looking at local community health problems, and we depend on your feedback to improve future reports and make this public accountability process a living community document.

It's often said that those with the problems are also those with the solutions. In this report you'll find some of our successes, and some of our problems. Their solutions are a matter of life and death, and they require the best public policy work of us all.

## **Glossary and Technical Notes**

**Payer Sources** - The database contains information regarding the payer source for each patient visit, but no information regarding the patient's income or insurance status. UNMH patients used over 85 distinct payer sources which the report aggregates into 10 payer groups: Private Insurers, Self Pay, Medicare, Medicaid, Value Options, State Coverage Initiative, UNMCare, County Indigent Funds, IHS/PHS, and Other Government Payers. These ten groups are used throughout this report to compare patient services and neighborhoods, and an appendix is included that details how these categories were assembled based on the extensive list of payer sources.

**Behavioral Health Care Visits** - In the section on behavioral health services, visits are defined as visits for mental disorder diagnoses by patients of any payer source, or visits for any diagnosis for those clients enrolled in the Value Options program.

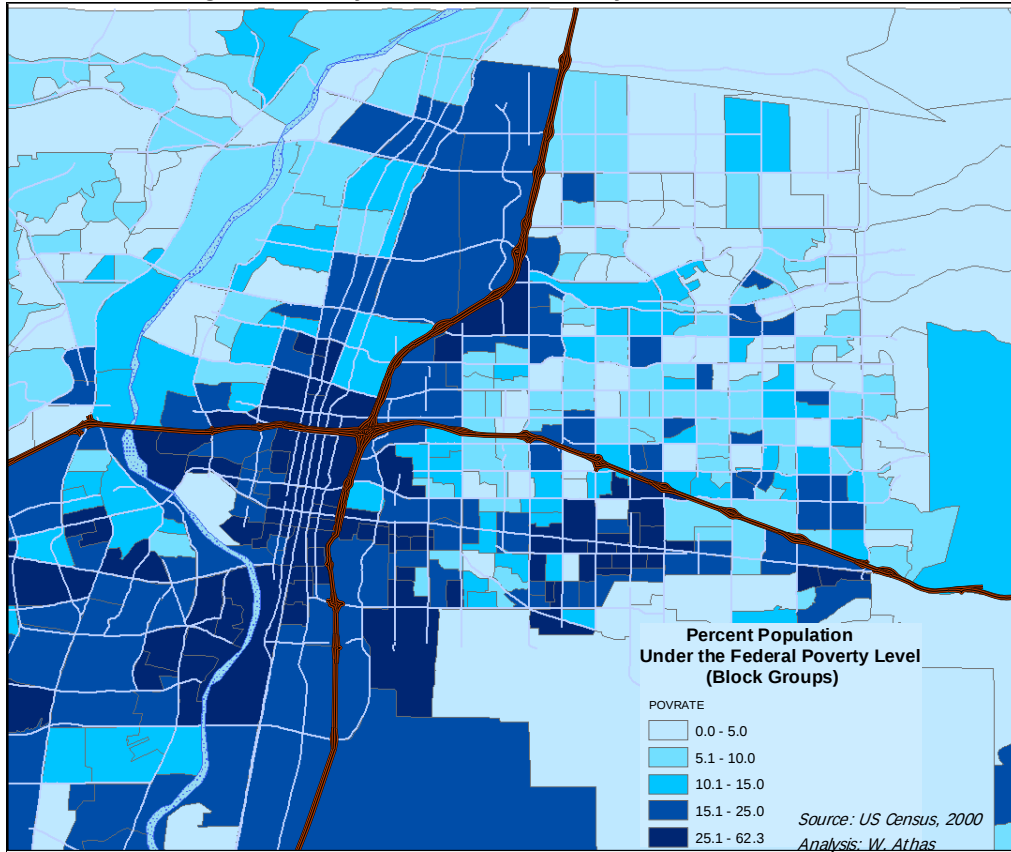
**UNM Hospitals (UNMH)**– Includes all inpatient and outpatient services managed by the University of New Mexico Hospital and includes the following: UNM Hospital; UNM Children's Hospital; UNM Children's Psychiatric Center; UNM Psychiatric Center; UNM Carrie Tingley Hospital; and all affiliated clinics. Services are often referred to in the report as UNM health services.

**Zip Code Rates** – In the calculation of rates of utilization for distinct codes, this report has used denominators for 2006 developed by ESRI, Inc.

**Summation by Categories** – When the number of visits or patients is reported by categories (such as age group, zip code or payer group) the totals may appear to be greater than the grand totals cited elsewhere. This is due to the fact that many patients changed their status within a category during the 12-month period during which data was collected.

## POVERTY – THE PRINCIPLE SOCIAL DETERMINANT OF HEALTH

Persons Living in Poverty, Bernalillo County, NM



**“Social determinants of health are life-enhancing resources, such as food supply, housing, economic and social relationships, transportation, education, and health care, whose distribution across populations effectively determines length and quality of life.”**

- US Centers for Disease Control

### **Resources on the Social Determinants of Health**

<http://www.unnaturalcauses.org/resources.php>

<http://www.nmpha.org/documents/Social%20Det%20of%20Health%20Monograph%202005.pdf>

[http://www.who.int/social\\_determinants/final\\_report/en/index.html](http://www.who.int/social_determinants/final_report/en/index.html)

<http://www.cdc.gov/nccdphp/dach/chaps/pdf/SDOHworkbook.pdf>

<http://www.euro.who.int/document/e81384.pdf>



## WHO PAYS THE BILLS? – PAYER CATEGORIES

A challenge to accurately tracking health care spending, patient services and outcomes is the fact that the UNM Hospitals is a *multi-payer* system. The database contains information regarding these multiple payer sources and the amount charged for each patient visit. In 2007, UNM patients used over 85 distinct payer sources and 177 different payment plans, each with its own set of access rules, deductibles, co-pays, coverage inclusions or exclusions, administrative procedures, and eligibility limits.

This report aggregates these diverse payers into 10 payer groups: Private Insurers, Self Pay, Medicare, Medicaid, Value Options, State Coverage Initiative, UNMCare, County Indigent Funds, IHS/PHS, and Other Government Payers. Note that all the sources depend upon public (taxpayer) funds, except for the categories of Private Insurer and Self Pay.

For further details on how these categories were assembled see Appendix 1 to this report. See Appendix 2 for a UNMH health services financing analysis.

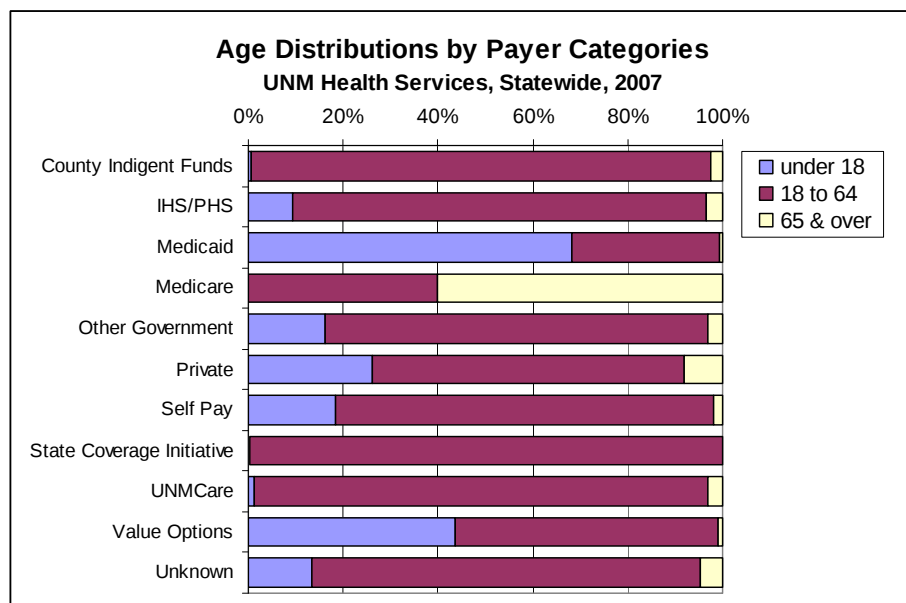
### Categorization of Payer Sources

UNM Health Services, Statewide, 2007

| Payer Group               | Patients<br># | Patients<br>% | Payer Source Definition                                                                                                  |
|---------------------------|---------------|---------------|--------------------------------------------------------------------------------------------------------------------------|
| County Indigent Funds     | 1,978         | 1.13%         | NM County Governments                                                                                                    |
| IHS/PHS                   | 3,001         | 1.71%         | Indian Health Service or U.S. Public Health Service                                                                      |
| Medicaid                  | 38,894        | 22.20%        | Includes NM Salud programs, other state Medicaid programs, and Emergency Medical Services for Aliens                     |
| Medicare                  | 14,758        | 8.42%         | Federal Medicare parts A & B                                                                                             |
| Other Government          | 10,429        | 5.95%         | Includes NM corrections authorities, NM state agencies, Champus, VA, Maternal & Infant funds, and special research funds |
| Private                   | 44,442        | 25.37%        | All commercial and private health insurance plans                                                                        |
| Self Pay                  | 27,357        | 15.61%        | No payer source other than the individual, without distinction among discount programs                                   |
| State Coverage Initiative | 5,844         | 3.34%         | Molina, Lovelace, Presbyterian and UNM SCI plans                                                                         |
| UNMCare                   | 18,904        | 10.79%        | UNMCare for low income adult residents of Bernalillo County                                                              |
| Value Options             | 6,554         | 1.74%         | Behavioral Health Plan for low-income (Medicaid)                                                                         |
| Unknown                   | 3,042         | 3.74%         | Unknown payer source                                                                                                     |

Private insurance companies cover just over 25% of all patients seen in 2007. Self-pay patients make up 15.6% of patients. The remaining payer categories (such as Medicaid, UNMCare and Medicare) are primarily funded by federal, state and local public revenue: together they cover over one half (55.3%) of all patients and account for over two-thirds of all clinical charges. One major source of that public revenue is the Bernalillo County mil levy on property taxes, which provides over \$70 million to UNMH each year for operations and maintenance. Payer source information was unavailable for 3.7% of patients.

## WHO PAYS THE BILLS? – PAYER CATEGORIES



**67% of Medicaid patients are children and 60% of Medicare patients are seniors.**

**In contrast, primarily adults under 65 are covered by special programs such as the State Coverage Initiative, UNMCare and County Indigent Funds.**

## How Often Does Coverage Change?

UNM Health Services, Bernalillo County, 2007

**Nearly 1 out of 6 patients was moved from one payer category to another during the year.**

| Race / Ethnicity | Patients       | Patients whose Payer Group Changed |              |
|------------------|----------------|------------------------------------|--------------|
|                  |                | #                                  | %            |
| Hispanic         | 49,167         | 8,910                              | 18.1%        |
| African American | 2,963          | 478                                | 16.1%        |
| Asian            | 2,088          | 252                                | 12.1%        |
| Native American  | 2,953          | 478                                | 16.2%        |
| White            | 31,390         | 3,968                              | 12.6%        |
| Other            | 23,757         | 2,492                              | 10.5%        |
| <b>ALL</b>       | <b>110,627</b> | <b>16,963</b>                      | <b>15.3%</b> |

The percentage moved from one major payer category to another tended to be higher among Hispanic, African American and Native American patients and lower among Asian and White patients.

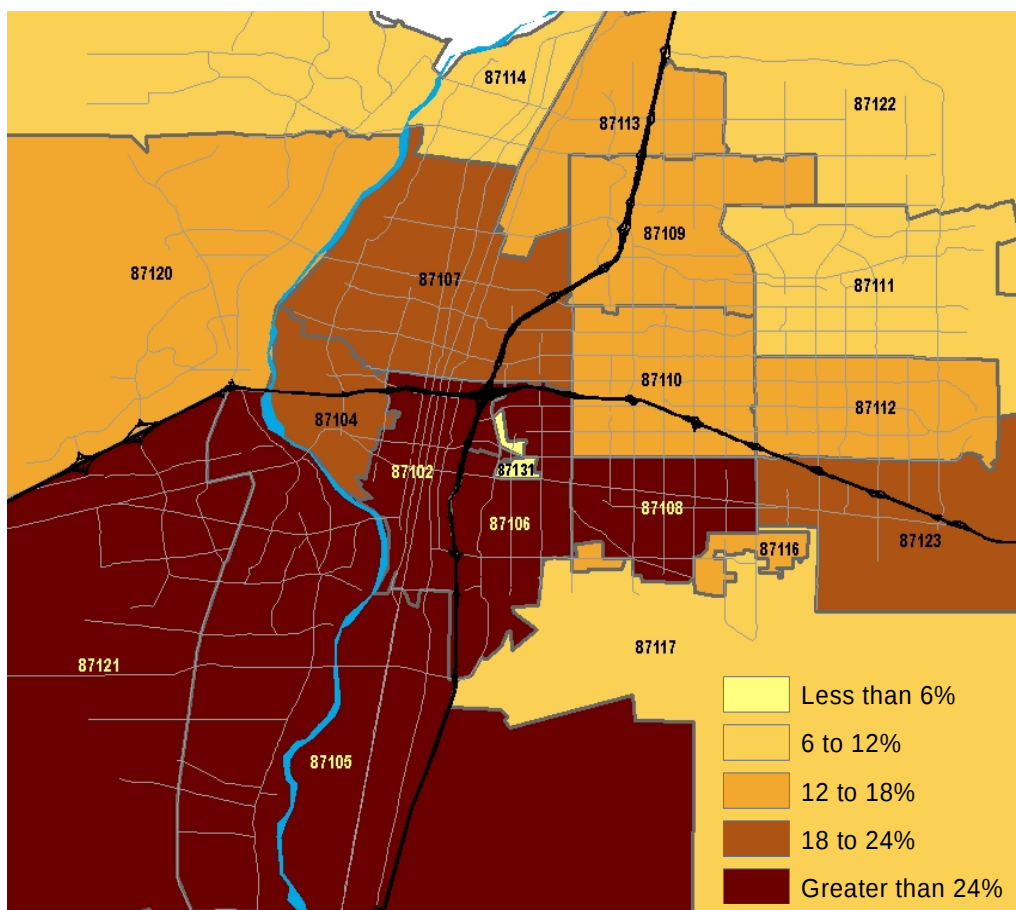
Medicaid, UNMCare and Self Pay were the least stable. Patients in these categories were more likely to have their payer source changed multiple times during the year. Clients of behavioral health services were twice as likely to change their payer source during the year (see Behavioral Health Services section).

Only 25% of UNM patients are covered by private insurance programs of the type employers offer. In contrast, 53% of the general population of New Mexican has employer-sponsored health insurance.

## **WHERE DO PATIENTS COME FROM? – PATIENTS AND VISITS**

In 2007, UNM HSC hospitals and outpatient clinics served an estimated 8% of the population of the State of New Mexico and more than 19% of the population of Bernalillo County, for a total of over 150,000 persons served. The number of visits to UNM HSC services exceeded 632,000 for the year, of which 504,000 (80%) were made by Bernalillo County residents.

### **Percent of Population Served, Bernalillo County Zip Codes**



**People living in lower income neighborhoods were more likely to utilize UNM HSC services.**

**The proportion of the population served ranged from 5% to 33% depending on the neighborhood.**

## WHERE DO PATIENTS COME FROM? – PATIENTS AND VISITS

**Patients & Visits, Bernalillo County Zip Codes**  
UNM Health Services, 2007

| Bernalillo County Zip Code   | Population 2006  | Patients       | % Population Served | Visits         | Visits per Patient |
|------------------------------|------------------|----------------|---------------------|----------------|--------------------|
| 87121                        | 50,380           | 14,015         | 27.82%              | 58,668         | 4.19               |
| 87105                        | 55,391           | 13,443         | 24.27%              | 57,983         | 4.31               |
| 87108                        | 39,223           | 12,951         | 33.02%              | 54,888         | 4.24               |
| 87123                        | 37,768           | 8,147          | 21.57%              | 35,954         | 4.41               |
| 87110                        | 39,934           | 7,113          | 17.81%              | 33,764         | 4.75               |
| 87112                        | 43,821           | 6,768          | 15.44%              | 30,216         | 4.46               |
| 87102                        | 22,388           | 6,960          | 31.09%              | 29,201         | 4.20               |
| 87106                        | 23,973           | 7,339          | 30.61%              | 28,828         | 3.93               |
| 87107                        | 32,943           | 6,662          | 20.22%              | 28,770         | 4.32               |
| 87120                        | 50,927           | 6,572          | 12.90%              | 27,180         | 4.14               |
| 87111                        | 56,675           | 6,449          | 11.38%              | 26,766         | 4.15               |
| 87114                        | 51,694           | 6,179          | 11.95%              | 26,421         | 4.28               |
| 87109                        | 39,623           | 5,996          | 15.13%              | 26,386         | 4.40               |
| 87104                        | 11,974           | 2,774          | 23.17%              | 12,581         | 4.54               |
| 87113                        | 11,984           | 1,820          | 15.19%              | 7,812          | 4.29               |
| 87122                        | 16,732           | 1,580          | 9.44%               | 6,210          | 3.93               |
| 87059                        | 9,244            | 1,199          | 12.97%              | 5,396          | 4.50               |
| 87116                        | 4,257            | 641            | 15.06%              | 2,235          | 3.49               |
| 87047                        | 4,744            | 473            | 9.97%               | 1,887          | 3.99               |
| 87008                        | 2,927            | 285            | 9.74%               | 1,161          | 4.07               |
| 87068                        | 5,604            | 284            | 5.07%               | 842            | 2.96               |
| 87131                        | 2,010            | 100            | 4.98%               | 225            | 2.25               |
| 87117                        | 830              | 87             | 10.48%              | 214            | 2.46               |
| Unknown Zip Code             | -                | 198            | -                   | 414            | 2.09               |
| <b>All Bernalillo County</b> | <b>614,262</b>   | <b>118,035</b> | <b>19.22%</b>       | <b>504,002</b> | <b>4.27</b>        |
| <b>Other County Zip Code</b> | <b>1,342,145</b> | <b>42,687</b>  | <b>3.18%</b>        | <b>128,494</b> | <b>3.01</b>        |
| <b>TOTAL</b>                 | <b>1,956,407</b> | <b>160,722</b> | <b>8.22%</b>        | <b>632,496</b> | <b>3.94</b>        |

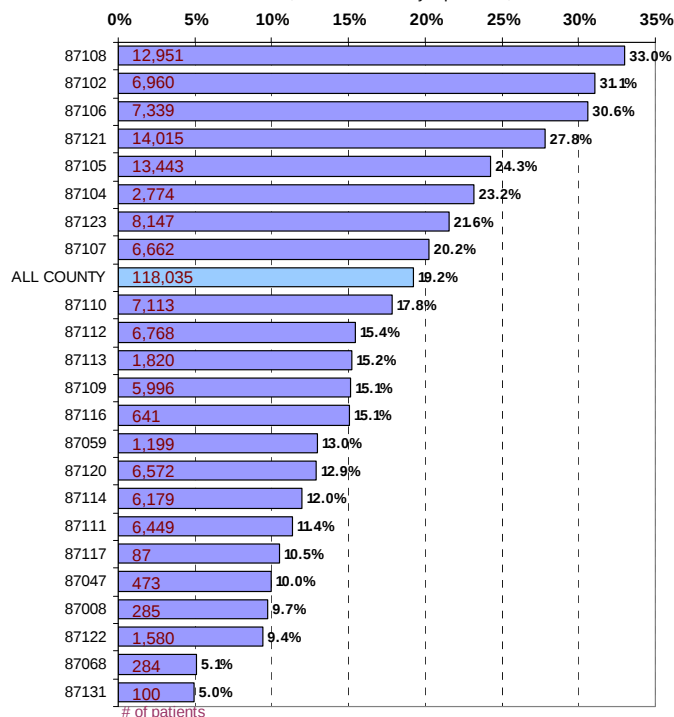
**Twenty five percent of patients come from outside Bernalillo County.**

**They are 44% more likely than Bernalillo County residents to use inpatient services, which is not unexpected as some are referred specifically for admission.**

**The neighborhoods of Southwest Mesa (zip code 87121), South Valley (87105) and Southeast Heights (87108) contribute one-third of the patients to the UNM Hospitals.**

**Patients & Percent of Population Served**

UNM Health Services, Bernalillo County Zip Codes, 2007



Note: The estimates do not attempt to adjust for the number of persons who changed their zip code of residence during the year.

## WHO ARE THE PATIENTS SERVED? – AGE GROUPS AND SEX

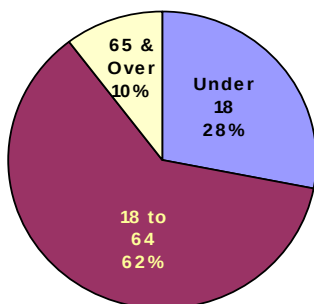
People aged 65 and over make up 8.5% of all patients in the UNM HSC system. Children under 18 make up 27% of all patients, and adults age 18 to 64 the remaining 64.5%.

Four female patients are seen for every 3 male patients. However, boys (under 18) are more likely to use services than girls.

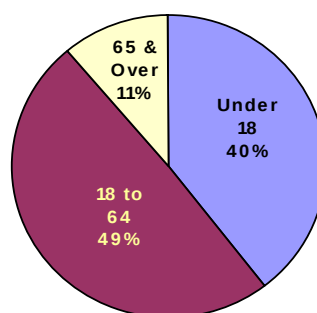
Females and people over age 65 tend to have higher average numbers of outpatient visits per person.

### Age Distribution of Patients by Sex and Type of Visit

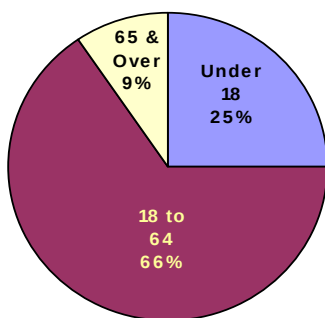
**Female Patients  
(Inpatient)**



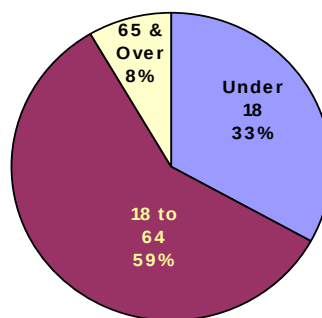
**Male Patients  
(Inpatient)**



**Female Patients  
(Outpatient)**



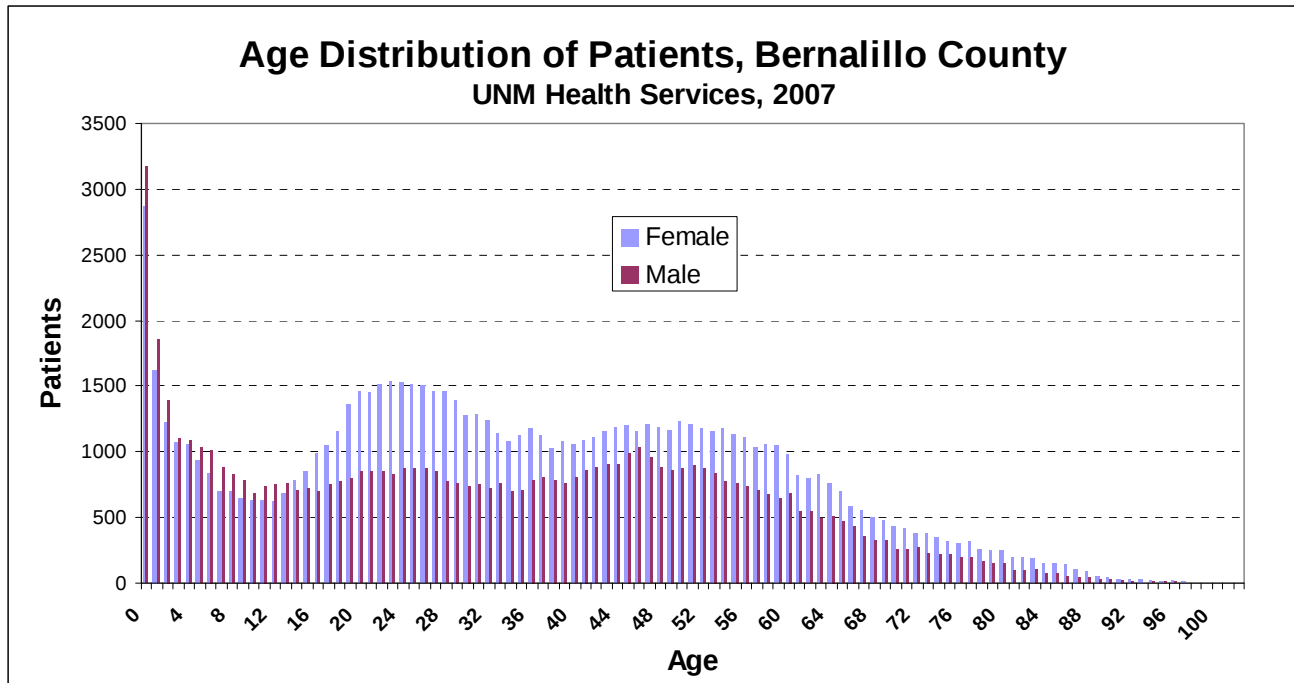
**Male Patients  
(Outpatient)**



### Bernalillo County Patients and Average Visits per Patient, by Age Group and Sex

| Age Group                    | Inpatients |       |                    | Outpatients |        |                    |
|------------------------------|------------|-------|--------------------|-------------|--------|--------------------|
|                              | Female     | Male  | Visits per Patient | Female      | Male   | Visits per Patient |
| Under 18                     | 3,580      | 3,873 | 1.15               | 20,504      | 21,901 | 3.30               |
| 18 to 64                     | 7,890      | 4,829 | 1.28               | 53,986      | 38,608 | 4.66               |
| 65 & Over                    | 1,310      | 1,085 | 1.41               | 7,647       | 5,505  | 6.37               |
| Visits per Patient, All Ages | 1.21       | 1.27  | 1.25               | 4.46        | 3.67   | 4.44               |

## WHO ARE THE PATIENTS SERVED? – AGE GROUPS AND SEX



**Among adults, women make up the majority of patients.**

**Among children, boys outnumber girls.**

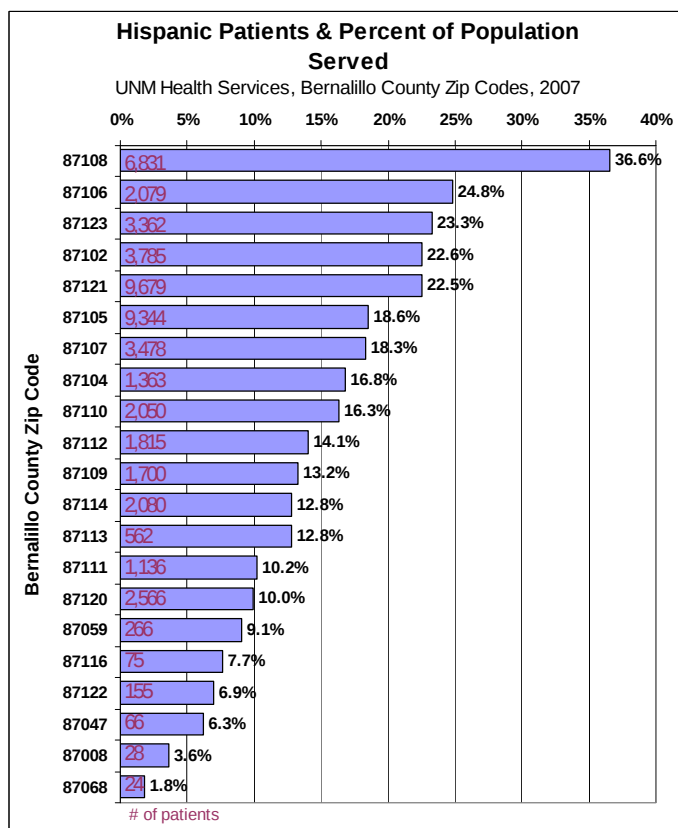
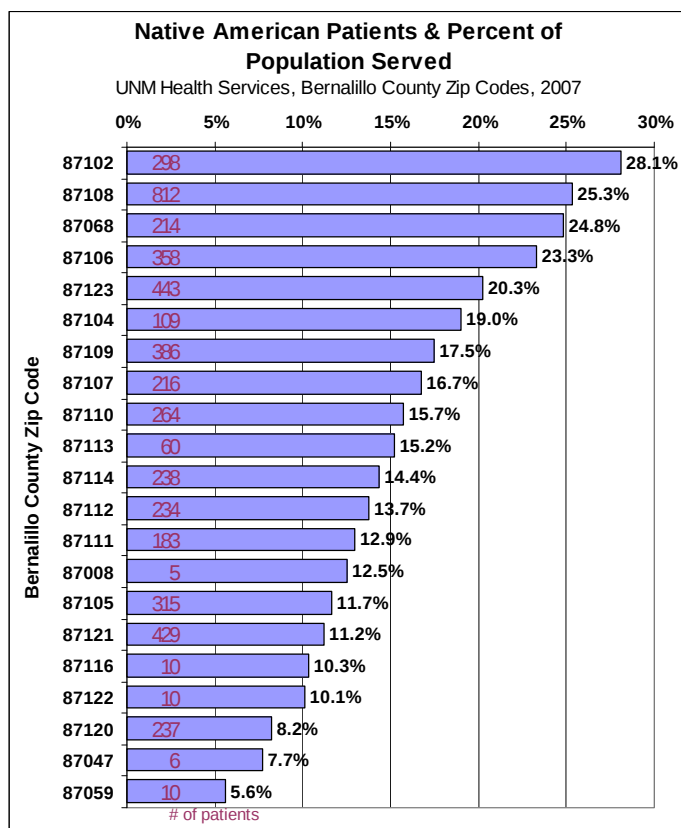
## WHO ARE THE PATIENTS SERVED? – RACE AND ETHNICITY IN BERNALILLO COUNTY

During 2007, UNM hospitals and outpatient clinics saw 49,200 Hispanic patients from Bernalillo County (19.2% of the Hispanics in the county) and 4500 Native American patients from Bernalillo County (12.4% of the Native Americans in the county).

Across neighborhoods, these percentages vary from 2% to as high as 36% of the respective populations.

The proportion of Hispanics living in Bernalillo County who utilize UNM HSC services (55% of all patients) is higher than would be expected based on the proportion of Hispanics in the county population (42%).

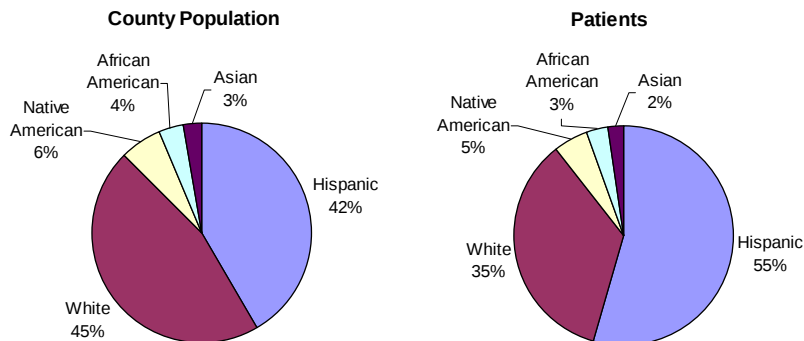
The following graphs illustrate the percent of the total populations of Native Americans and Hispanics who received services at UNM hospitals and clinics in 2007.



Approximately 20% of all patients using the services have their race / ethnicity listed as “Other.” Ascertainment of race and ethnicity has undergone review and is being modified to more accurately determine self-identified designations and reduce the number categorized as “Other.” UNM HSC records only one race/ethnicity group per patient.

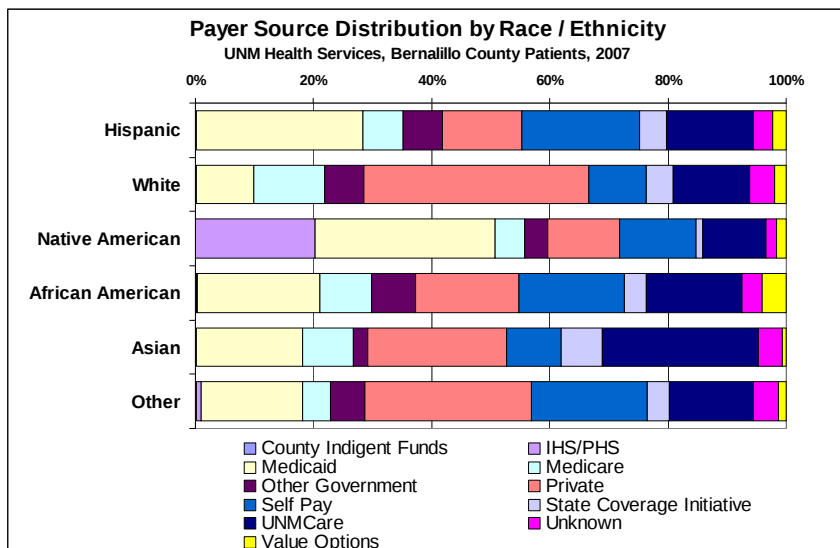
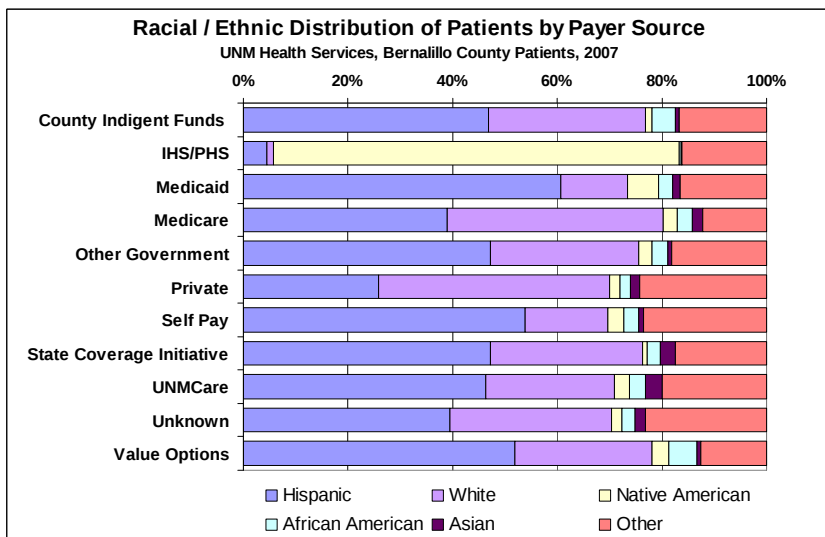
## WHO ARE THE PATIENTS SERVED? – RACE AND ETHNICITY IN BERNALILLO COUNTY

Racial-Ethnic Distribution: Comparison of Patients to County Populations



**Hispanics are 42% of the population of Bernalillo County but represent 55% of all patients using services at UNM.**

*Compare Racial / Ethnic Mix within each Payer Category – 61% of Medicaid patients are Hispanic, as are 54% of self-pay patients, but less than 26% of privately insured patients. (Hispanics represent 42% of the population in the county.)*



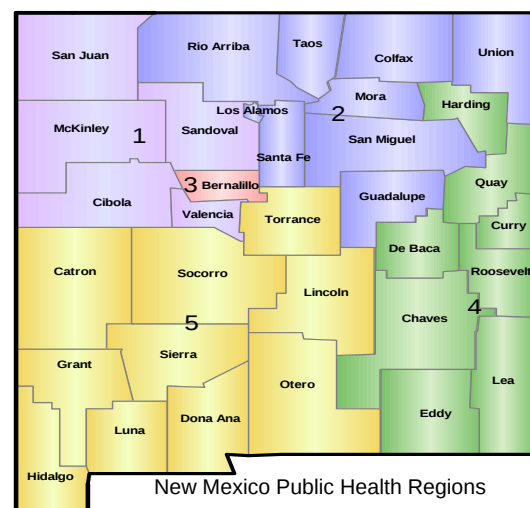
*Compare the Coverage Mix within each Race or Ethnicity – Among Hispanics, Native Americans and African Americans the highest proportions of clients are covered by Medicaid, whereas among Whites the highest proportion is covered by private insurance. Among Asians, the highest proportion is covered by UNMCare*

## WHO ARE THE PATIENTS SERVED? – NATIVE AMERICANS

Native Americans make up 9.7% of the population of New Mexico and 4.9% of the Bernalillo County population (US Census, American Community Survey, 2006). An estimated 10,000 Native American patients used UNM HSC services in 2007, representing 6.5% of all patients.

UNMH does not collect information on tribal affiliation.

Less than half of all Native American patients using UNM services reside in Bernalillo County (4,500 or 46%). Another 4,000 (40%) reside in the northwest quadrant of the state, and the remaining 1500 live in other regions of the state. The U.S. Indian Health Service (IHS/PHS) covered payments for approximately 25% of all Native American patients in the state using UNM services. (IHS/PHS covered 24% of those living in Bernalillo County.) Medicaid covered another 34%. Only 13% of Native Americans using UNM HSC services were covered by private insurers, compared to 25% of patients overall. Native Americans residing in Bernalillo County were more than twice as likely to lack insurance as Native Americans from outside the county.



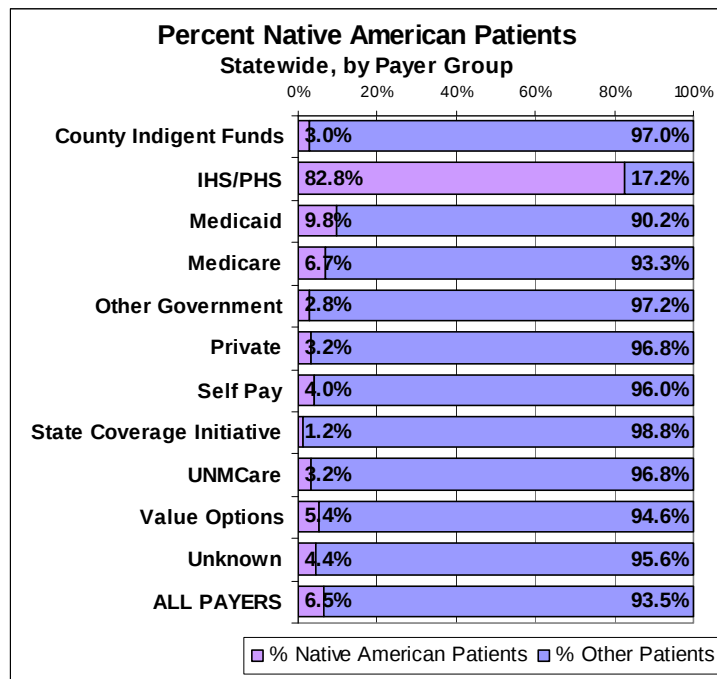
### Native American Patients by Payer Group and Region of State

UNM Health Services, 2007

| PAYER GROUP               | 1- NW | 2- NE | 3- Bernalillo County | 4- SE | 5- SW | Out of State or Unknown | TOTAL | TOTAL % |
|---------------------------|-------|-------|----------------------|-------|-------|-------------------------|-------|---------|
| County Indigent Funds     | 51    | 3     | 3                    | 1     | 4     | 0                       | 60    | 0.6%    |
| IHS/PHS                   | 1,076 | 72    | 1,092                | 0     | 83    | 201                     | 2,484 | 24.9%   |
| Medicaid                  | 1,694 | 85    | 1,644                | 6     | 145   | 330                     | 3,831 | 38.4%   |
| Medicare                  | 539   | 34    | 268                  | 1     | 26    | 142                     | 994   | 10.0%   |
| Other Government          | 49    | 8     | 217                  | 0     | 3     | 17                      | 292   | 2.9%    |
| Private                   | 536   | 54    | 661                  | 8     | 44    | 160                     | 1,441 | 14.4%   |
| Self Pay                  | 298   | 19    | 724                  | 3     | 12    | 48                      | 1,096 | 11.0%   |
| State Coverage Initiative | 9     | 1     | 60                   | 0     | 2     | 0                       | 70    | 0.7%    |
| UNMCare                   | 37    | 1     | 577                  | 0     | 4     | 1                       | 613   | 6.1%    |
| Value Options             | 37    | 1     | 577                  | 0     | 4     | 1                       | 163   | 1.6%    |
| Unknown                   | 144   | 7     | 105                  | 0     | 5     | 29                      | 288   | 2.9%    |
| <b>TOTAL</b>              | 4025  | 264   | 4536                 | 20    | 300   | 831                     | 100%  |         |
| <b>TOTAL %</b>            | 40.3% | 2.6%  | 45.5%                | 0.2%  | 3.0%  | 8.3%                    |       |         |

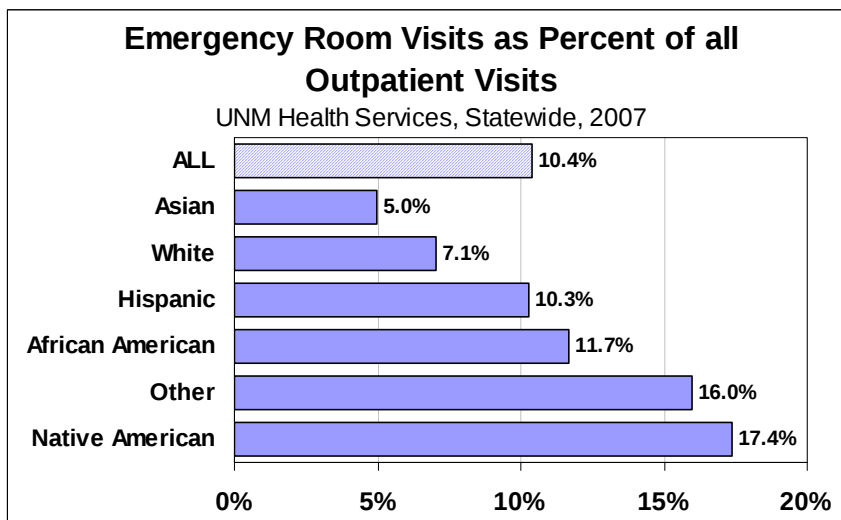
Note: Regions correspond to state Public Health Regions

## WHO ARE THE PATIENTS SERVED? – NATIVE AMERICANS



Within many payer groups (e.g., Self Pay, Private, UNMCare and State Coverage Initiative), the proportion of covered patients who are Native American is lower than expected.

Native American patients have higher rates of Emergency Department utilization than do patients overall.

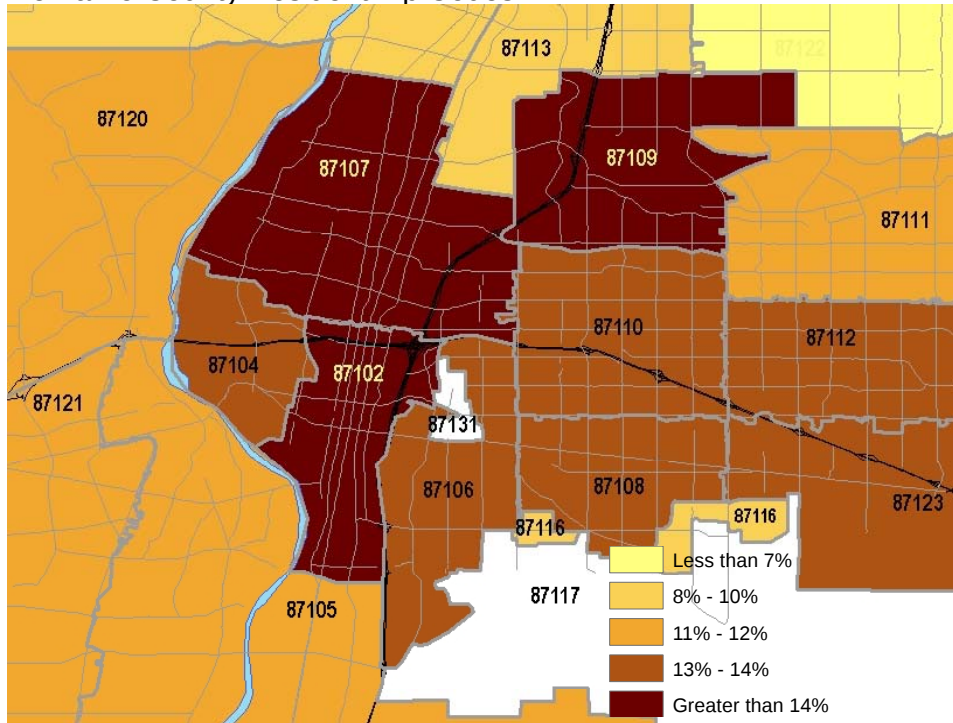


Indian Health Services covered approximately 25% of all Native American patient services at UNM, and 24% of services for those living in Bernalillo County.

Native Americans who use UNM health services are more likely to reside outside of Bernalillo County than clients of other racial and ethnic groups.

## WHO ARE THE PATIENTS SERVED? – NATIVE AMERICANS

Percent Native American Patients Who Self Pay  
Bernalillo County Resident Zip Codes

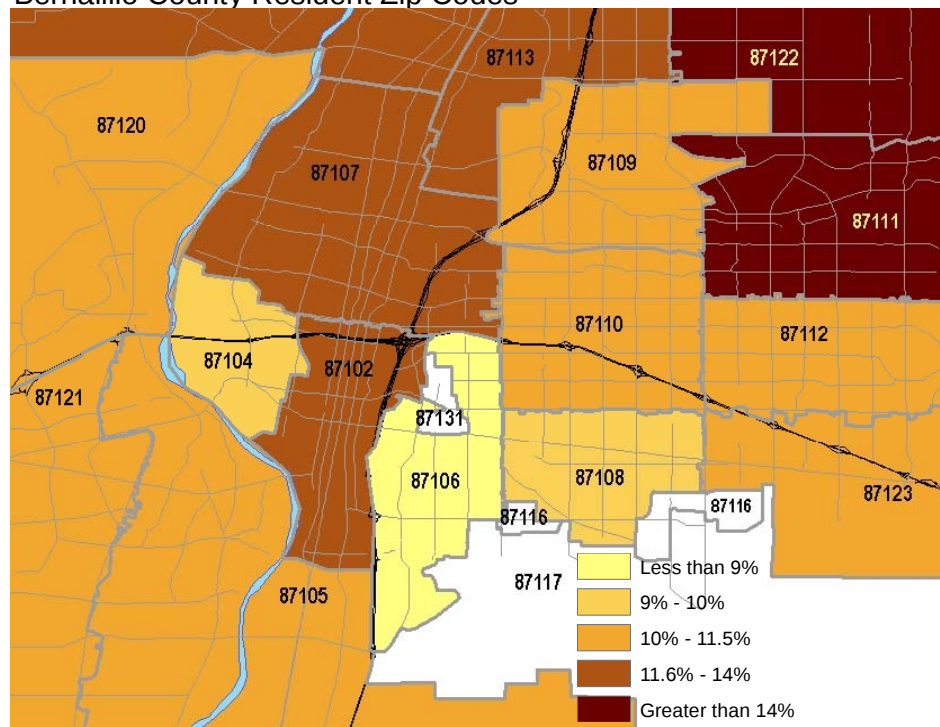


In Bernalillo County, 18% of all patients and 15% of Native American patients lack health care coverage (self-pay).

For Native American patients, this proportion ranges from 7 to 19% depending on the neighborhood.

For those residing outside of Bernalillo County, 17% of all patients and 6.8% of Native American patients were self-pay.

Percent Native American Patients on UNMCare  
Bernalillo County Resident Zip Codes



UNMCare covered approximately 2400 visits for 600 Native Americans during 2007.

This represent 12% of all Native American patients in Bernalillo County, compared to 16% of non-Native American patients covered by UNMCare.

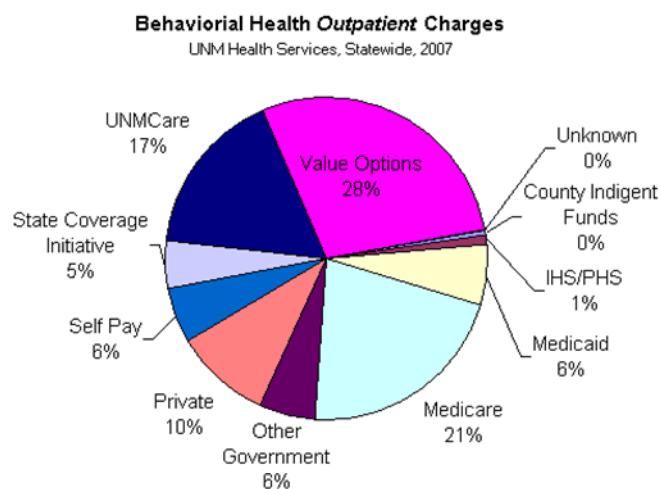
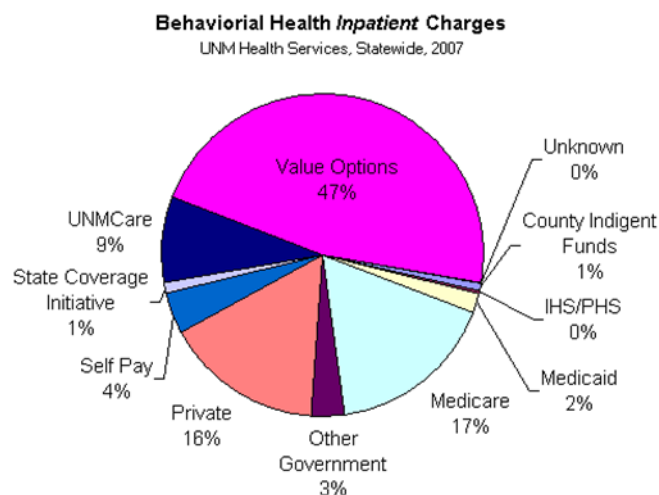
Neighborhood UNMCare utilization patterns markedly differ from the distribution of the Native American population in the county.



## BEHAVIORAL HEALTH SERVICES

Behavioral Health visits\* made up 10% of all visits to UNM Health Services in 2007 – over 16,500 persons from across the state used UNM services 55,000 times. Persons from Bernalillo County accounted for 83% of clients and 91% of visits. Total charges for these services exceeded \$63,000,000.

### Who Pays for Behavioral Health Services?



### Who Pays for Behavioral Health Services?

#### Visits and Charges by Payer Group

Behavioral Health Clients, UNM Health Services, Statewide, 2007

| Payer Group               | INPATIENT   |                     |                        | OUTPATIENT   |                     |                        |
|---------------------------|-------------|---------------------|------------------------|--------------|---------------------|------------------------|
|                           | Visits      | Total Charges       | Percent of all charges | Visits       | Total Charges       | Percent of all charges |
| County Indigent Funds     | 22          | \$315,254           | 0.77%                  | 201          | \$108,376           | 0.48%                  |
| IHS/PHS                   | 16          | \$167,380           | 0.41%                  | 451          | \$235,512           | 1.04%                  |
| Medicaid                  | 60          | \$787,669           | 1.92%                  | 3226         | \$1,359,003         | 6.02%                  |
| Medicare                  | 455         | \$6,973,857         | 17.04%                 | 11728        | \$4,821,651         | 21.35%                 |
| Other Government          | 80          | \$1,297,873         | 3.17%                  | 2334         | \$1,249,658         | 5.53%                  |
| Private                   | 398         | \$6,508,920         | 15.90%                 | 6464         | \$2,198,467         | 9.73%                  |
| Self Pay                  | 178         | \$1,720,103         | 4.20%                  | 3222         | \$1,275,669         | 5.65%                  |
| State Coverage Initiative | 39          | \$370,959           | 0.91%                  | 2824         | \$1,026,051         | 4.54%                  |
| UNMCare                   | 338         | \$3,536,142         | 8.64%                  | 9067         | \$3,863,641         | 17.11%                 |
| Value Options             | 873         | \$19,258,619        | 47.04%                 | 13249        | \$6,432,275         | 28.48%                 |
| Unknown                   | 0           | \$0                 | 0.00%                  | 25           | \$17,186            | 0.08%                  |
| <b>TOTAL</b>              | <b>2459</b> | <b>\$40,936,776</b> | <b>100.00%</b>         | <b>52791</b> | <b>\$22,587,488</b> | <b>100.00%</b>         |

Inpatient visits made up 4.5% of all visits but 65% of all charges statewide.

Value Options and Medicare are the principal payer sources for both inpatient and outpatient behavioral health services.

Private insurance plans paid for 16% of inpatient visits.

UNMCare paid for 17% of all behavioral health outpatient visits and 9% of inpatient ones.

Three out of 10 behavioral health clients were changed from one major insurance coverage category to another in 2007.

\*Behavioral health care visits are defined as visits for mental disorder diagnoses by patients of any payer source, or visits for any diagnosis for those clients enrolled in the Value Options program.

### How Often Does Coverage Change?

Behavioral Health Clients, UNM Health Services, Statewide, 2007

| Race / Ethnicity | Patients      | Patients whose Payer Group Changed |              |
|------------------|---------------|------------------------------------|--------------|
|                  |               | #                                  | %            |
| Hispanic         | 6,480         | 2,027                              | 31.3%        |
| African American | 557           | 186                                | 33.4%        |
| Asian            | 163           | 46                                 | 28.2%        |
| Native American  | 860           | 265                                | 30.8%        |
| White            | 5,852         | 1,606                              | 27.4%        |
| Other            | 2,931         | 767                                | 26.2%        |
| <b>ALL</b>       | <b>16,843</b> | <b>4,897</b>                       | <b>29.1%</b> |

## BEHAVIORAL HEALTH SERVICES

A total of nearly 50,000 visits to UNM behavioral health services were made by nearly 15,000 residents of Bernalillo County. Less than 4% of these visits were inpatient stays. The majority of visits (60%) were paid for by public programs with financial or other eligibility requirements, including Value Options, Medicaid, State and UNM Coverage Initiatives (SCI's), County Indigent Funds, UNMCare, IHS/PHS, Maternal & Infant program, and other government agencies. Value Options covers 43% of all *publicly paid* behavioral health care visits. In contrast to other behavioral health visits, those by Value Options clients are more frequent, more costly, and more likely to involve hospitalization.

### Age of Patients by Payer Group

Behavioral Health Clients, UNM Health Services, Bernalillo County, 2007

| Payer Group               | AGE GROUP  |            |             |            |              |            |          |
|---------------------------|------------|------------|-------------|------------|--------------|------------|----------|
|                           | Under 6    | 6 to 12    | 13 to 17    | 18 to 20   | 21 to 64     | 65 & over  | ALL AGES |
| County Indigent Funds     | 0          | 0          | 0           | 1          | 19           | 0          | 20       |
| IHS/PHS                   | 1          | 1          | 1           | 15         | 160          | 2          | 180      |
| Medicaid                  | 189        | 298        | 240         | 51         | 669          | 11         | 1443     |
| Medicare                  | 0          | 0          | 0           | 6          | 1700         | 595        | 2289     |
| Other Government          | 21         | 60         | 53          | 48         | 846          | 31         | 1050     |
| Private                   | 69         | 192        | 212         | 106        | 1499         | 197        | 2255     |
| Self Pay                  | 13         | 25         | 82          | 132        | 1699         | 34         | 1982     |
| State Coverage Initiative | 0          | 0          | 1           | 22         | 872          | 0          | 894      |
| UNMCare                   | 2          | 1          | 9           | 101        | 2866         | 25         | 2994     |
| Value Options             | 83         | 493        | 532         | 121        | 1377         | 29         | 2570     |
| Unknown                   | 0          | 0          | 0           | 0          | 20           | 2          | 22       |
| <b>TOTAL</b>              | <b>975</b> | <b>359</b> | <b>1020</b> | <b>553</b> | <b>10120</b> | <b>887</b> |          |

### Patients and Visits per Patient by Payer Group and Race / Ethnicity

Behavioral Health Patients, UNM Health Services, Bernalillo County, 2007

| Payer Group               | African American |                    | Native American |                    | White       |                    | Asian      |                    | Hispanic    |                    | Other       |                    |
|---------------------------|------------------|--------------------|-----------------|--------------------|-------------|--------------------|------------|--------------------|-------------|--------------------|-------------|--------------------|
|                           | Patients         | Visits per Patient | Patients        | Visits per Patient | Patients    | Visits per Patient | Patients   | Visits per Patient | Patients    | Visits per Patient | Patients    | Visits per Patient |
| County Indigent Funds     | 0                | 0.00               | 0               | 0.00               | 11          | 2.45               | 0          | 0.00               | 6           | 2.00               | 3           | 1.67               |
| IHS/PHS                   | 0                | 0.00               | 136             | 1.57               | 1           | 1.00               | 0          | 0.00               | 11          | 1.09               | 36          | 1.83               |
| Medicaid                  | 46               | 1.72               | 72              | 1.32               | 312         | 1.96               | 12         | 1.42               | 797         | 1.86               | 214         | 1.48               |
| Medicare                  | 88               | 5.65               | 32              | 2.72               | 1074        | 5.17               | 32         | 3.06               | 910         | 4.76               | 181         | 3.05               |
| Other Government          | 53               | 2.00               | 88              | 1.89               | 290         | 2.34               | 8          | 3.13               | 358         | 1.98               | 265         | 1.85               |
| Private                   | 57               | 3.11               | 26              | 1.85               | 1085        | 2.54               | 24         | 2.63               | 609         | 2.45               | 484         | 2.10               |
| Self Pay                  | 67               | 1.31               | 91              | 1.20               | 557         | 1.42               | 7          | 1.00               | 799         | 1.42               | 478         | 1.33               |
| State Coverage Initiative | 26               | 2.81               | 5               | 5.40               | 359         | 3.46               | 23         | 2.91               | 369         | 2.78               | 130         | 2.78               |
| UNMCare                   | 106              | 2.56               | 61              | 2.07               | 1124        | 3.30               | 43         | 2.42               | 1184        | 2.95               | 535         | 2.79               |
| Value Options             | 143              | 5.04               | 83              | 4.31               | 689         | 4.97               | 17         | 6.12               | 1356        | 4.99               | 329         | 4.24               |
| Unknown                   | 1                | 1.00               | 0               | 0.00               | 12          | 1.08               | 1          | 1.00               | 5           | 1.00               | 3           | 1.67               |
| <b>ALL PAYERS</b>         | <b>514</b>       | <b>3.92</b>        | <b>526</b>      | <b>2.34</b>        | <b>4822</b> | <b>3.9</b>         | <b>153</b> | <b>3.18</b>        | <b>5635</b> | <b>3.63</b>        | <b>2384</b> | <b>2.66</b>        |

**Among all Bernalillo County behavioral health clients, Value Options covers 1 in 6 patients, 26% of visits and 38% of charges.**

**UNMCare covers nearly 1 in 5 patients, 18.6% of visits, and 15.4% of charges.**

## How are Clients Using Inpatient, Outpatient and Emergency Services?

The comparison of utilization patterns of the different types of major services – inpatient, outpatient (including primary care), and emergency room visits – provides a perspective on the ability of groups of patients to access appropriate services as needed.

For patients who reside in Bernalillo County, 10.3% of all visits were to the emergency room and 3.7% to a hospital bed. Emergency room charges average \$970; inpatient stays average \$17,000. In contrast, the average outpatient visit is charged \$472.

### Inpatient, Outpatient and Emergency Room Visits

UNM Health Services, Bernalillo County, 2007

| Payer Group               | Emergency Room |              | Outpatient Primary Care |              | Other Outpatient |              | Inpatient     |             |
|---------------------------|----------------|--------------|-------------------------|--------------|------------------|--------------|---------------|-------------|
|                           | #              | %            | #                       | %            | #                | %            | #             | %           |
| County Indigent Funds     | 57             | 15.7%        | 63                      | 17.4%        | 224              | 61.9%        | 18            | 5.0%        |
| IHS/PHS                   | 1,291          | 50.7%        | 59                      | 2.3%         | 1,089            | 42.8%        | 107           | 4.2%        |
| Medicaid                  | 11,100         | 10.7%        | 32,654                  | 31.6%        | 53,305           | 51.5%        | 6,376         | 6.2%        |
| Medicare                  | 3,467          | 4.6%         | 23,578                  | 31.1%        | 46,264           | 61.0%        | 2,494         | 3.3%        |
| Other Government          | 2,144          | 7.4%         | 4,318                   | 14.9%        | 21,344           | 73.9%        | 1,094         | 3.8%        |
| Private                   | 5,504          | 4.6%         | 35,114                  | 29.5%        | 74,993           | 63.1%        | 3,316         | 2.8%        |
| Self Pay                  | 15,752         | 40.5%        | 7,455                   | 19.2%        | 14,218           | 36.6%        | 1,458         | 3.7%        |
| State Coverage Initiative | 2,326          | 7.1%         | 12,004                  | 36.6%        | 17,934           | 54.8%        | 490           | 1.5%        |
| UNMCare                   | 9,989          | 12.1%        | 22,502                  | 27.3%        | 47,494           | 57.6%        | 2,483         | 3.0%        |
| Value Options             | 0              | 0.0%         | 0                       | 0.0%         | 12,191           | 95.4%        | 584           | 4.6%        |
| Unknown                   | 144            | 2.0%         | 1,071                   | 15.0%        | 5,922            | 82.8%        | 12            | 0.2%        |
| <b>ALL PAYERS</b>         | <b>51,774</b>  | <b>10.3%</b> | <b>138,818</b>          | <b>27.5%</b> | <b>294,978</b>   | <b>58.5%</b> | <b>18,432</b> | <b>3.7%</b> |

Note: Percents are proportions of all patient visits within each payer group.

**Hospitalizations constitute less than 4% of all visits but more than 55% of all charges.**

### Comparison of Visits and Charges

UNM Health Services, Bernalillo County, 2007

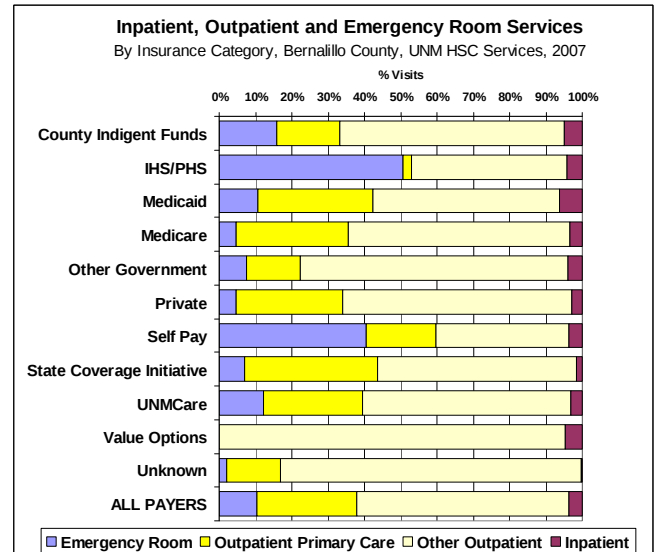
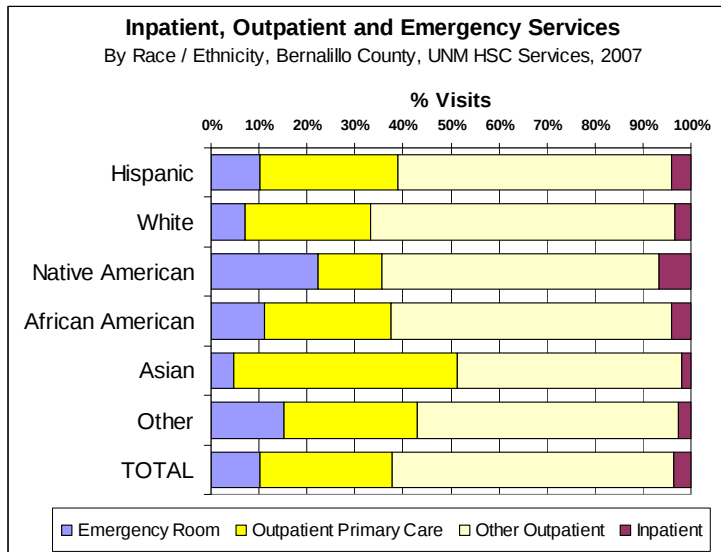
| Visit Type              | Visits         |             | Charges              |             | Average per Visit |
|-------------------------|----------------|-------------|----------------------|-------------|-------------------|
|                         | #              | %           | #                    | %           |                   |
| Emergency Room          | 51,774         | 10.3%       | \$48,990,432         | 8.6%        | \$946             |
| Inpatient               | 18,432         | 3.7%        | \$312,687,961        | 55.2%       | \$16,964          |
| Outpatient              | 433,796        | 86.1%       | \$204,963,019        | 36.2%       | \$472             |
| Outpatient Primary Care | 138,818        | 27.5%       | \$34,311,680         | 6.1%        | \$247             |
| Other Outpatient        | 294,978        | 58.5%       | \$170,651,338        | 30.1%       | \$579             |
| <b>Total</b>            | <b>504,002</b> | <b>100%</b> | <b>\$566,641,412</b> | <b>100%</b> | <b>\$1,124</b>    |

Charges do not include physician or procedure charges; actual cost equals 56% of charges.

## How are Clients Using Inpatient, Outpatient and Emergency Services?

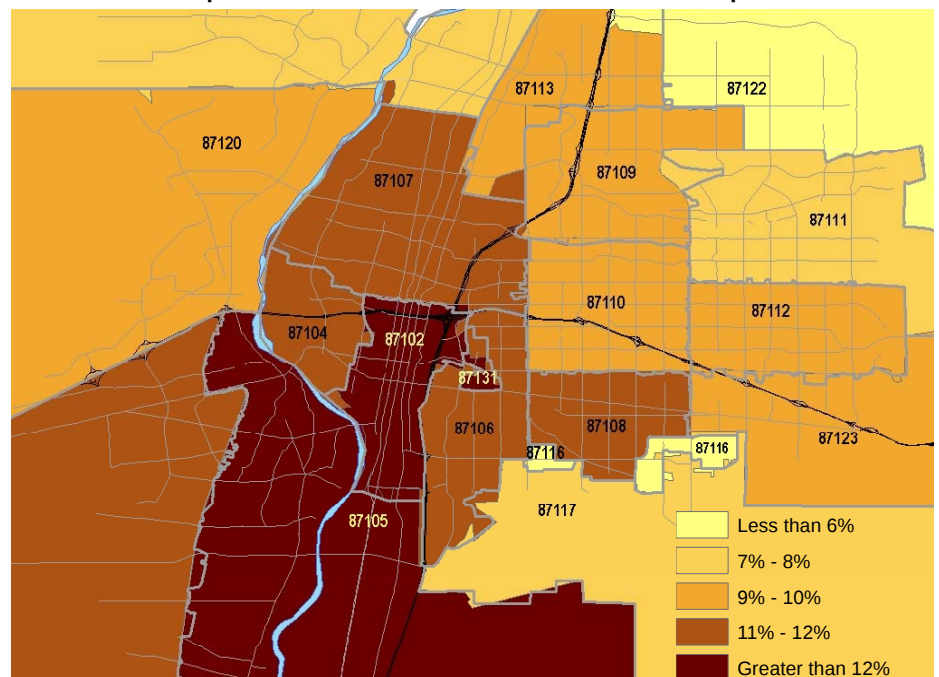
Uninsured clients (self pay) and those whose services are covered by the Indian Health Service have high percentages of emergency room use (over 40% of their visits). These persons may be receiving outpatient services outside the UNM HSC system.

Asian patients have the lowest proportions of ER and hospitalization and the highest proportions of outpatient usage. Medicaid patients are more frequently hospitalized than patients with other payer sources. The highest proportions of emergency room and inpatient services and the lowest proportion of primary care services are among Native American patients.



## Emergency Room Visits in Bernalillo County As % of Outpatient Visits, Patient Resident Zip Code

Patients who reside in the central and southwest areas of Albuquerque have higher proportions of emergency room use.



## ***How are Clients Using Inpatient, Outpatient and Emergency Services?***

Emergency Medicaid Services for Aliens (EMSA) is a state-administered federal payment source for emergency health care, including labor and delivery, for certain classifications of low-income immigrants who are excluded from traditional federal programs like Medicaid or Medicare.

EMSA covered 1272 patients at UNM HSC in 2007 (less than 1% of all patients seen).

94% of patients covered by EMSA were women or girls. 67.9% of EMSA patients were hospitalized for obstetrics services.

10.1% of EMSA patients were seen in the emergency room.

Total charges for EMSA patient services were \$9 million.

### **Emergency Medicaid Services for Aliens Statewide Patients, UNM Health Services, 2007**

|                      |             |       |
|----------------------|-------------|-------|
| EMSA Patients        | 1272        |       |
| % of All Patients    |             | 0.84% |
| Females              | 1195        | 93.9% |
| Children             | 151         | 11.9% |
| Inpatients           | 1059        | 83.3% |
| Obstetric Inpatients | 864         | 67.9% |
| Outpatients          | 416         | 32.7% |
| Emergency Room       | 128         | 10.1% |
| Total Charges        | \$9,000,000 |       |

*Note: Percents are percentage of total EMSA patients unless otherwise noted.*

## How is UNM Serving Low-Income Bernalillo County Adults? – UNMCARE AND UNM CARE INITIATIVE

UNMCare is a managed-care type program offered by UNMH Financial Services to provide certain eligible low-income county residents with affordable access to a medical home and to all hospital services, including primary and preventive services at UNMH and contracted local clinics, medicines, labs, emergency and inpatient care.

[http://hospitals.unm.edu/PtFinancialSvcs/Documents/UNMCare\\_English.pdf](http://hospitals.unm.edu/PtFinancialSvcs/Documents/UNMCare_English.pdf)

UNMCare currently excludes eligible county residents from enrollment if they do not also meet certain immigration conditions. Since 2003, community health advocates have called for a reversal of this policy.

UNM Hospital is able to fund UNMCare in part as a result of revenues generated from property taxes at a mill levy rate determined by voters in Bernalillo County.

UNM Care Initiative (also called “UNM State Coverage Initiative” or “UNMSCI”) provides similar access to medical care as does UNMCare, but it is funded through a Medicaid-expansion program administered by the State Human Services Division. Income eligibility requirements differ between both programs. Due to an underestimation of need, the NM HSD expects to cap enrollment earlier than expected in SCI programs statewide. <http://www.insurenewmexico.state.nm.us/Docs/SCINotice10-01-08.pdf>

### UNMCare and UNM Coverage Initiative Patients & Visits

Bernalillo County Zip Codes, UNM Health Services and First Choice, 2007

| Bernalillo County Zip Code   | Population 2006  | Patients      | % Population Served | % Low Income Adults Served |
|------------------------------|------------------|---------------|---------------------|----------------------------|
| 87008                        | 2,927            | 64            | 2.19%               | 18.44%                     |
| 87047                        | 4,744            | 112           | 2.36%               | 45.34%                     |
| 87059                        | 9,244            | 345           | 3.73%               | 34.81%                     |
| 87068                        | 5,604            | 39            | 0.70%               | 6.57%                      |
| 87102                        | 22,388           | 2,250         | 10.05%              | 27.61%                     |
| 87104                        | 11,974           | 755           | 6.31%               | 27.07%                     |
| 87105                        | 55,391           | 4,580         | 8.27%               | 33.79%                     |
| 87106                        | 23,973           | 1,504         | 6.27%               | 18.91%                     |
| 87107                        | 32,943           | 1,882         | 5.71%               | 28.89%                     |
| 87108                        | 39,223           | 2,732         | 6.97%               | 22.72%                     |
| 87109                        | 39,623           | 1,466         | 3.70%               | 21.08%                     |
| 87110                        | 39,934           | 1,877         | 4.70%               | 30.87%                     |
| 87111                        | 56,675           | 1,294         | 2.28%               | 24.97%                     |
| 87112                        | 43,821           | 1,870         | 4.27%               | 30.20%                     |
| 87113                        | 11,984           | 446           | 3.72%               | 35.09%                     |
| 87114                        | 51,694           | 1,347         | 2.61%               | 41.55%                     |
| 87116                        | 4,257            | 10            | 0.23%               | 0.86%                      |
| 87117                        | 830              | 3             | 0.36%               | 1.44%                      |
| 87120                        | 50,927           | 1,539         | 3.02%               | 35.40%                     |
| 87121                        | 50,380           | 4,312         | 8.56%               | 46.69%                     |
| 87122                        | 16,732           | 126           | 0.75%               | 32.39%                     |
| 87123                        | 37,768           | 2,056         | 5.44%               | 27.74%                     |
| 87131                        | 2,010            | 9             | 0.45%               | -                          |
| Unknown Zip Code             | -                | 29            | -                   | -                          |
| <b>All Bernalillo County</b> | <b>614,262</b>   | <b>30,647</b> | <b>4.99%</b>        | <b>29.17%</b>              |
| <b>Other County Zip Code</b> | <b>1,342,145</b> | <b>878</b>    | <b>0.07%</b>        |                            |
| <b>TOTAL</b>                 | <b>1,956,407</b> | <b>31,525</b> | <b>1.61%</b>        |                            |

The clients served by the UNMCare and UNMCI programs are modest proportions of the total patients seen (15-18%), but make up a considerable percentage of all low-income adults in the county (estimated\* at 29%).

In zip code 87121 (south valley and southwest mesa), over 40% of low-income adults received services covered by these programs in 2007.

The total cost of these services for UNMCare alone is estimated at over \$67,000,000.

Population Sources: Total population 2006: ESRI; Low Income Adults: Census 2000 (ages 18-64, under 200% of federal poverty line)

## PRIMARY CARE SERVICES ON CONTRACT

UNM Hospitals contracts with First Choice Community Health for primary and preventive care services for low-income consumers, mostly via UNMCare. UNM reimburses by the visit and charges for selected additional services. There may be duplication of patients between the UNM Hospitals data and the First Choice system data. Accordingly, the data for First Choice are shown separately here. Numbers of unique patients across both systems cannot be determined.

The data shown here are for only those services at First Choice that are reimbursed by UNM and do not include patient services reimbursed from other payer sources.

### Resident Zip Code of Patients

First Choice Community Health Care, Bernalillo County, 2007

| Zip Code | Patients | Visits | Visits / Patient | % Population Served |
|----------|----------|--------|------------------|---------------------|
| 87008    | 14       | 38     | 2.71             | 0.48%               |
| 87047    | 42       | 113    | 2.69             | 0.89%               |
| 87059    | 105      | 278    | 2.65             | 1.14%               |
| 87068    | 9        | 21     | 2.33             | 0.16%               |
| 87102    | 587      | 1535   | 2.61             | 2.62%               |
| 87104    | 193      | 493    | 2.55             | 1.61%               |
| 87105    | 1608     | 4414   | 2.75             | 2.90%               |
| 87106    | 295      | 729    | 2.47             | 1.23%               |
| 87107    | 554      | 1448   | 2.61             | 1.68%               |
| 87108    | 406      | 1058   | 2.61             | 1.04%               |
| 87109    | 267      | 631    | 2.36             | 0.67%               |
| 87110    | 316      | 765    | 2.42             | 0.79%               |
| 87111    | 192      | 457    | 2.38             | 0.34%               |
| 87112    | 339      | 762    | 2.25             | 0.77%               |
| 87113    | 108      | 288    | 2.67             | 0.90%               |
| 87114    | 354      | 936    | 2.64             | 0.68%               |
| 87116    | 1        | 1      | 1.00             | 0.02%               |
| 87117    | 1        | 3      | 3.00             | 0.12%               |
| 87120    | 412      | 972    | 2.36             | 0.81%               |
| 87121    | 1468     | 3906   | 2.66             | 2.91%               |
| 87122    | 21       | 53     | 2.52             | 0.13%               |
| 87123    | 286      | 709    | 2.48             | 0.76%               |
| 87131    | 1        | 1      | 1.00             | 0.05%               |
| ALL      | 7427     | 19509  | 2.63             | 1.21%               |

### Patients and Visits by Age Group

First Choice Community Health Care, 2007

| Age       | Female   |                  | Male     |                  |
|-----------|----------|------------------|----------|------------------|
|           | Patients | Visits / Patient | Patients | Visits / Patient |
| Under 18  | 19       | 1.95             | 20       | 1.3              |
| 18 to 64  | 4856     | 2.76             | 2611     | 2.32             |
| 65 & over | 209      | 2.9              | 86       | 2.71             |
| ALL AGES  | 5084     | 2.76             | 2717     | 2.32             |

### Race / Ethnicity of Patients

First Choice Community Health Care, Bernalillo County, 2007

| Race / Ethnicity | Patients | % Patients | Visits / Patient |
|------------------|----------|------------|------------------|
| African American | 181      | 2.4%       | 2.37             |
| Asian            | 106      | 1.4%       | 2.23             |
| Hispanic         | 5126     | 69.0%      | 2.68             |
| Native American  | 20       | 0.3%       | 2.20             |
| White            | 1961     | 26.4%      | 2.54             |
| Unknown          | 35       | 0.5%       | 2.29             |
| Total            | 7429     | 100.0%     | 2.62             |

### Behavioral Health Patients by Age

First Choice Community Health Care, 2007

|        | 18 to 20 | 21 to 64 | 65 & over |
|--------|----------|----------|-----------|
| Female | 15       | 591      | 10        |
| Male   | 7        | 310      | 5         |
| Both   | 22       | 901      | 15        |

### Visits and Charges by Payer Group

First Choice Community Health Care, Bernalillo County, 2007

| Payer Group               | Visits | Charges     | Charge / Visit* |
|---------------------------|--------|-------------|-----------------|
| State Coverage Initiative | 2,962  | \$280,359   | \$95            |
| UNMCare                   | 16,540 | \$1,597,952 | \$97            |
| ALL PAYERS                | 19,509 | \$1,878,401 | \$96            |

\*Note: Charge per Visit for these services at FCCH refers to the contracted rate of reimbursement.



## VISITS AND CHARGES – STATEWIDE

### Visits and Charges by Payer Group

UNM Health Services, Statewide, 2007

| Payer Group               | Inpatients    |                      |                | Outpatients    |                      |                |
|---------------------------|---------------|----------------------|----------------|----------------|----------------------|----------------|
|                           | Visits        | Charges              | Median Charge  | Visits         | Charges              | Charge / Visit |
| County Indigent Funds     | 614           | \$17,084,643         | \$16,435       | 6,348          | \$6,022,552          | \$924          |
| IHS/PHS                   | 346           | \$7,611,055          | \$14,378       | 5,855          | \$5,385,846          | \$908          |
| Medicaid                  | 9,778         | \$179,478,053        | \$5,569        | 129,018        | \$60,557,265         | \$448          |
| Medicare                  | 3,823         | \$107,140,007        | \$15,015       | 88,723         | \$49,798,414         | \$532          |
| Other Government          | 1,558         | \$26,159,604         | \$5,352        | 33,407         | \$16,052,855         | \$455          |
| Private                   | 5,762         | \$145,178,425        | \$12,208       | 157,174        | \$91,739,423         | \$561          |
| Self Pay                  | 1,996         | \$28,905,159         | \$6,848        | 46,026         | \$29,154,905         | \$621          |
| State Coverage Initiative | 538           | \$9,820,999          | \$10,066       | 33,608         | \$21,800,465         | \$639          |
| UNMCare                   | 2,551         | \$48,265,881         | \$10,661       | 81,628         | \$53,609,037         | \$644          |
| Value Options             | 873           | \$19,258,619         | \$13,778       | 13,249         | \$6,432,275          | \$441          |
| Unknown                   | 18            | \$219,674            | \$12,699       | 9,603          | \$4,578,820          | \$466          |
| <b>ALL PAYERS</b>         | <b>27,857</b> | <b>\$589,122,119</b> | <b>\$9,280</b> | <b>604,639</b> | <b>\$345,131,858</b> | <b>\$571</b>   |

### Professional Charges by Payer Group

UNM Medical Group, Statewide, 2007

| Payer Group               | Inpatients     |                      |               | Outpatients    |                      |                    |
|---------------------------|----------------|----------------------|---------------|----------------|----------------------|--------------------|
|                           | Procedures     | Charges              | Median Charge | Procedures     | Charges              | Charge / Procedure |
| County Indigent Funds     | 10,152         | \$3,907,180          | \$145         | 24,867         | \$4,481,874          | \$180              |
| IHS/PHS                   | 4,844          | \$1,952,745          | \$154         | 5,465          | \$1,000,122          | \$183              |
| Medicaid                  | 76,589         | \$28,485,945         | \$155         | 129,566        | \$20,129,501         | \$155              |
| Medicare                  | 19,107         | \$5,662,600          | \$145         | 31,175         | \$4,291,436          | \$138              |
| Other Government          | 9,582          | \$3,994,270          | \$155         | 31,607         | \$5,278,523          | \$167              |
| Private                   | 68,459         | \$26,645,615         | \$155         | 187,208        | \$29,400,367         | \$157              |
| Self Pay                  | 53,082         | \$17,114,842         | \$155         | 163,924        | \$24,839,441         | \$152              |
| State Coverage Initiative | 4,587          | \$1,624,760          | \$145         | 29,912         | \$4,587,223          | \$153              |
| UNMCare                   | 28,453         | \$8,994,997          | \$141         | 98,905         | \$15,816,606         | \$160              |
| Value Options             | 10,261         | \$1,920,837          | \$155         | 11,267         | \$1,733,027          | \$154              |
| Unknown                   | 31             | \$0                  | \$0           | 86,071         | \$7,036,597          | \$82               |
| <b>ALL PAYERS</b>         | <b>285,147</b> | <b>\$100,303,789</b> | <b>\$155</b>  | <b>800,001</b> | <b>\$118,594,717</b> | <b>\$148</b>       |

### Visits and Charges by Payer Group

First Choice Community Health Care, 2007

| Payer Group               | Inpatients |         |               | Outpatients   |                    |                |
|---------------------------|------------|---------|---------------|---------------|--------------------|----------------|
|                           | Visits     | Charges | Median Charge | Visits        | Charges            | Charge / Visit |
| State Coverage Initiative |            |         |               | 3,261         | \$307,054          | \$94           |
| UNMCare                   |            |         |               | 16,947        | \$1,637,188        | \$97           |
| <b>ALL PAYERS</b>         |            |         |               | <b>20,343</b> | <b>\$1,955,874</b> | <b>\$96</b>    |

\*Note: Charge per Visit for these services at FCCH refers to the contracted rate of reimbursement.

### TOTAL Charges by Payer Group

UNM HSC, UNMMG, First Choice, 2007

| Payer Group               | Inpatients |                      |               | Outpatients |                      |                |
|---------------------------|------------|----------------------|---------------|-------------|----------------------|----------------|
|                           | Visits     | Charges              | Median Charge | Visits      | Charges              | Charge / Visit |
| County Indigent Funds     |            | \$20,991,823         |               |             | \$10,504,427         |                |
| IHS/PHS                   |            | \$9,563,800          |               |             | \$6,385,968          |                |
| Medicaid                  |            | \$207,963,998        |               |             | \$80,686,766         |                |
| Medicare                  |            | \$112,802,607        |               |             | \$54,089,849         |                |
| Other Government          |            | \$30,153,874         |               |             | \$21,331,378         |                |
| Private                   |            | \$171,824,040        |               |             | \$121,139,790        |                |
| Self Pay                  |            | \$46,020,001         |               |             | \$53,994,347         |                |
| State Coverage Initiative |            | \$11,445,759         |               |             | \$26,694,742         |                |
| UNMCare                   |            | \$57,260,878         |               |             | \$71,062,830         |                |
| Value Options             |            | \$21,179,455         |               |             | \$8,165,302          |                |
| Unknown                   |            | \$219,674            |               |             | \$11,615,418         |                |
| <b>ALL PAYERS</b>         |            | <b>\$689,425,908</b> |               |             | <b>\$465,682,448</b> |                |

Total charges for patients using services include 1) the UNM HSC hospital and clinic charges, 2) the professional charges from the UNM Medical Group, Inc., and 3) contract primary care service charges to UNM from First Choice Community Health.

Total charges for all three of these are found in the bottom table on this page (statewide services) and the next page (Bernalillo County residents).

UNM HSC use a 'cost-to-charge' ratio of 0.56 to estimate the actual cost of these services compared to the amount charged.

The 'cost' can be estimated for any charges in this table or in the table on the following page by simply multiplying the reported charge times 0.56.

For example, applying this ratio to statewide services yields a total 'cost' of \$386 million for inpatient services and \$261 million for outpatient care during 2007.

"Charges" are not the same as 'costs, nor should they be confused with revenue or actual funds collected. The costs can be estimated in a general sense using the 'cost-to-charge' ratio, but the current database contains no information regarding which charges are uncompensated.

## VISITS AND CHARGES – BERNALILLO COUNTY

Applying the 'cost-to-charge' ratio to Bernalillo County resident services yields a total 'cost' of \$205 million for inpatient services and \$192 million for outpatient care during 2007.

### Visits and Charges by Payer Group

UNM Health Services, Bernalillo County, 2007

| Payer Group               | Inpatients    |                      |                | Outpatients    |                      |                |
|---------------------------|---------------|----------------------|----------------|----------------|----------------------|----------------|
|                           | Visits        | Charges              | Median Charge  | Visits         | Charges              | Charge / Visit |
| County Indigent Funds     | 18            | \$539,904            | \$18,257       | 344            | \$230,900            | \$671          |
| IHS/PHS                   | 107           | \$1,989,582          | \$10,770       | 2,439          | \$1,937,223          | \$794          |
| Medicaid                  | 6,376         | \$78,624,100         | \$4,370        | 97,059         | \$36,624,575         | \$377          |
| Medicare                  | 2,494         | \$58,795,787         | \$13,303       | 73,309         | \$37,350,827         | \$509          |
| Other Government          | 1,094         | \$15,397,527         | \$4,117        | 27,806         | \$12,330,694         | \$443          |
| Private                   | 3,316         | \$71,570,879         | \$10,555       | 115,611        | \$61,374,643         | \$531          |
| Self Pay                  | 1,458         | \$17,933,081         | \$6,123        | 37,425         | \$22,006,285         | \$588          |
| State Coverage Initiative | 490           | \$9,138,590          | \$10,294       | 32,264         | \$20,790,039         | \$644          |
| UNMCare                   | 2,483         | \$46,976,061         | \$10,659       | 79,985         | \$52,377,090         | \$655          |
| Value Options             | 584           | \$11,585,090         | \$12,992       | 12,191         | \$6,033,173          | \$495          |
| Unknown                   | 12            | \$137,360            | \$8,809        | 7,137          | \$2,898,002          | \$406          |
| <b>ALL PAYERS</b>         | <b>18,432</b> | <b>\$312,687,961</b> | <b>\$7,646</b> | <b>485,570</b> | <b>\$253,953,451</b> | <b>\$523</b>   |

### Professional Charges by Payer Group

UNM Medical Group, Bernalillo County, 2007

| Payer Group               | Inpatients     |                     |               | Outpatients    |                     |                    |
|---------------------------|----------------|---------------------|---------------|----------------|---------------------|--------------------|
|                           | Procedures     | Charges             | Median Charge | Procedures     | Charges             | Charge / Procedure |
| County Indigent Funds     | 3,859          | \$1,198,659         | \$155         | 16,121         | \$2,545,687         | \$158              |
| IHS/PHS                   | 533            | \$151,938           | \$101         | 1,130          | \$155,394           | \$138              |
| Medicaid                  | 35,800         | \$13,422,318        | \$155         | 87,729         | \$12,554,800        | \$143              |
| Medicare                  | 11,631         | \$3,246,434         | \$154         | 24,066         | \$3,219,246         | \$134              |
| Other Government          | 4,839          | \$2,090,066         | \$148         | 23,589         | \$3,847,343         | \$163              |
| Private                   | 34,087         | \$13,108,040        | \$155         | 136,917        | \$20,725,951        | \$151              |
| Self Pay                  | 29,369         | \$8,971,027         | \$155         | 117,202        | \$17,075,199        | \$146              |
| State Coverage Initiative | 4,260          | \$1,495,681         | \$148         | 28,509         | \$4,344,391         | \$152              |
| UNMCare                   | 27,416         | \$8,648,523         | \$141         | 96,213         | \$15,366,485        | \$160              |
| Value Options             | 6,702          | \$1,226,977         | \$155         | 10,054         | \$1,479,626         | \$147              |
| Unknown                   | 23             | \$0                 | \$0           | 75,167         | \$5,625,222         | \$75               |
| <b>ALL PAYERS</b>         | <b>158,519</b> | <b>\$53,559,661</b> | <b>\$155</b>  | <b>616,697</b> | <b>\$86,939,344</b> | <b>\$141</b>       |

The payer categories used in this report can be aggregated further into 3 major payer groups: Private insurance sources, Self pay, and Public payer programs (which include all others on the list).

Using this method reveals that public monies constitute two-thirds of all charges or costs incurred by UNM.

### Visits and Charges by Payer Group

First Choice Community Health Care, Bernalillo County, 2007

| Payer Group               |  |  |  | Outpatients   |                    |                 |
|---------------------------|--|--|--|---------------|--------------------|-----------------|
|                           |  |  |  | Visits        | Charges            | Charge / Visit* |
| State Coverage Initiative |  |  |  | 2,962         | \$280,359          | \$95            |
| UNMCare                   |  |  |  | 16,540        | \$1,597,952        | \$97            |
| <b>ALL PAYERS</b>         |  |  |  | <b>19,509</b> | <b>\$1,878,401</b> | <b>\$96</b>     |

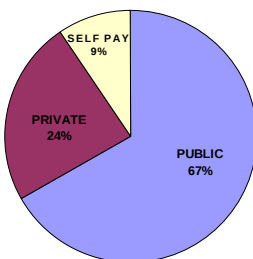
\*Note: Charge per Visit for these services at FCCH refers to the contracted rate of reimbursement.

### TOTAL Charges by Payer Group

UNM HSC, UNMMG, First Choice, Bernalillo County, 2007

| Payer Group               | Inpatients |                      |  | Outpatients |                      |  |
|---------------------------|------------|----------------------|--|-------------|----------------------|--|
|                           |            | Charges              |  |             | Charges              |  |
| County Indigent Funds     |            | \$1,738,563          |  |             | \$2,776,587          |  |
| IHS/PHS                   |            | \$2,141,520          |  |             | \$2,092,617          |  |
| Medicaid                  |            | \$92,046,417         |  |             | \$49,179,375         |  |
| Medicare                  |            | \$62,042,220         |  |             | \$40,570,073         |  |
| Other Government          |            | \$17,487,593         |  |             | \$16,178,036         |  |
| Private                   |            | \$84,678,919         |  |             | \$82,100,594         |  |
| Self Pay                  |            | \$26,904,108         |  |             | \$39,081,484         |  |
| State Coverage Initiative |            | \$10,634,271         |  |             | \$25,414,789         |  |
| UNMCare                   |            | \$55,624,584         |  |             | \$69,341,527         |  |
| Value Options             |            | \$12,812,067         |  |             | \$7,512,799          |  |
| Unknown                   |            | \$137,360            |  |             | \$8,523,223          |  |
| <b>ALL PAYERS</b>         |            | <b>\$366,247,622</b> |  |             | <b>\$342,771,195</b> |  |

Major Payer Sources  
UNM HSC Services, 2007





## **APPENDIX 1 – LIST OF PAYER CATEGORIES AND COVERAGE PLANS**

This appendix lists all 177 different coverage plans detailed in the 2007 UNM Hospitals database and enumerates the number of patients and visits attributed to each payer source. The 11 sections correspond to the major payer groups used throughout this report (summarized in the first table on the next page). The payer categories can also be aggregated further into 3 major payer groups: private insurance sources, self pay, and public payer programs (which include all others on the list).

The database also contains a variable called “Financial Class,” utilized by UNM to categorize each encounter in regards to payment mode or debt, as oppose to categorizing each encounter by the actual parties responsible for health care coverage.

The “Financial Class” categories are not utilized in the main body of this report. It is necessary to obtain clarification regarding each Financial Class category and its relationship to “compensated” or “uncompensated” care as presented in UNM financial reports. This concern will be will be addressed in next edition of this report.

A summary of the “Financial Class” categories is also provided in the table “Patients, Visits and Charges by Financial Class” (second table on next page). The total charges classified in the financial classes of ‘indigency’ or ‘bad debt’ are, in turn, represented as percentages of the major payer categories we have used through out this report in the last column of the table “Categorization of Payer Sources” (first table on next page).

A total of 17% of all charges for 2007 were classified as ‘indigency’ or ‘bad debt.’ For example, 10.7% of Medicare charges and 7.9% of charges to private insurers were classified as ‘indigency’ or ‘bad debt.’

Charges reported in this appendix do not include figures from the UNM Medical Group or from UNM contract services with First Choice Community Health Care,

## Categorization of Payer Sources

UNM Health Services, Statewide, 2007

| Payer Group*               | Patients       | % Patients    | Visits         | % Visits      | Charges              | Costs (56% of Charges) | % Charges or Costs | % Bad Debt or Indigency** |
|----------------------------|----------------|---------------|----------------|---------------|----------------------|------------------------|--------------------|---------------------------|
| County Indigent Funds      | 1,978          | 1.1%          | 6,962          | 1.1%          | \$23,107,196         | \$12,940,030           | 2.5%               | 34.9%                     |
| IHS/PHS                    | 3,001          | 1.7%          | 6,201          | 1.0%          | \$12,996,901         | \$7,278,264            | 1.4%               | 11.5%                     |
| Medicaid                   | 38,894         | 22.2%         | 138,796        | 21.9%         | \$240,035,318        | \$134,419,778          | 25.7%              | 1.1%                      |
| Medicare                   | 14,758         | 8.4%          | 92,546         | 14.6%         | \$156,938,420        | \$87,885,515           | 16.8%              | 10.7%                     |
| Other Government           | 10,429         | 6.0%          | 34,965         | 5.5%          | \$42,212,459         | \$23,638,977           | 4.5%               | 13.2%                     |
| State Coverage Initiative  | 5,844          | 3.3%          | 34,146         | 5.4%          | \$31,621,464         | \$17,708,020           | 3.4%               | 0.5%                      |
| UNMCare                    | 18,904         | 10.8%         | 84,179         | 13.3%         | \$101,874,918        | \$57,049,954           | 10.9%              | 74.6%                     |
| Value Options              | 3,042          | 1.7%          | 14,122         | 2.2%          | \$25,690,894         | \$14,386,900           | 2.7%               | 0.1%                      |
| <b>TOTAL PUBLIC PAYERS</b> | <b>96,850</b>  | <b>55.3%</b>  | <b>411,917</b> | <b>65.1%</b>  | <b>\$634,477,569</b> | <b>\$355,307,439</b>   | <b>67.9%</b>       | <b>17.4%</b>              |
| Private                    | 44,442         | 25.4%         | 162,936        | 25.8%         | \$236,917,848        | \$132,673,995          | 25.4%              | 7.9%                      |
| Self Pay                   | 27,357         | 15.6%         | 48,022         | 7.6%          | \$58,060,064         | \$32,513,636           | 6.2%               | 50.3%                     |
| Unknown                    | 6,554          | 3.7%          | 9,621          | 1.5%          | \$4,798,494          | \$2,687,157            | 0.5%               | -                         |
| <b>TOTAL</b>               | <b>175,203</b> | <b>100.0%</b> | <b>632,496</b> | <b>100.0%</b> | <b>\$934,253,976</b> | <b>\$523,182,227</b>   | <b>100.0%</b>      | <b>17.0%</b>              |

\*For details of the coverage plans and payer categories, see main table in this appendix.

\*\*As categorized in table below

## Patients, Visits and Charges by Financial Class

UNM Health Services, Statewide, 2007

| Financial Class*    | Patients       | % Patients   | Visits         | % Visits     | Charges              | Costs (56% of Charges) | % Charges or Costs |
|---------------------|----------------|--------------|----------------|--------------|----------------------|------------------------|--------------------|
| EQUIFAX EBO         | 23,319         | 10.1%        | 32,697         | 5.2%         | \$97,658,260         | \$54,688,626           | 10.5%              |
| GOVT'L & REF'L      | 16,219         | 7.0%         | 33,931         | 5.4%         | \$60,075,971         | \$33,642,544           | 6.4%               |
| HMO / PPO           | 26,317         | 11.4%        | 90,391         | 14.3%        | \$80,871,749         | \$45,288,180           | 8.7%               |
| INSURANCE & WC      | 16,661         | 7.2%         | 49,755         | 7.9%         | \$71,811,273         | \$40,214,313           | 7.7%               |
| MEDICARE D & E      | 1              | 0.0%         | 1              | 0.0%         | \$11,929             | \$6,680                | 0.0%               |
| MEDICARE/AGED       | 9,415          | 4.1%         | 25,763         | 4.1%         | \$63,913,075         | \$35,791,322           | 6.8%               |
| PENDING CAID        | 457            | 0.2%         | 602            | 0.1%         | \$1,022,613          | \$572,663              | 0.1%               |
| SELF-PAY            | 26,864         | 11.6%        | 48,685         | 7.7%         | \$58,735,667         | \$32,891,974           | 6.3%               |
| TITLE V CAID        | 6,519          | 2.8%         | 33,651         | 5.3%         | \$30,426,655         | \$17,038,927           | 3.3%               |
| TITLE XIX CAID      | 50,151         | 21.7%        | 175,468        | 27.7%        | \$292,994,564        | \$164,076,956          | 31.4%              |
| USPHS               | 3,777          | 1.6%         | 7,256          | 1.1%         | \$18,061,251         | \$10,114,301           | 1.9%               |
| <b>SUBTOTAL</b>     | <b>179,700</b> | <b>77.7%</b> | <b>498,200</b> | <b>78.8%</b> | <b>\$775,583,009</b> | <b>\$434,326,485</b>   | <b>83.0%</b>       |
| OOC INDIGENCY       | 1,168          | 0.5%         | 3,424          | 0.5%         | \$3,181,695          | \$1,781,749            | 0.3%               |
| UNMH INDIGENCY      | 22,038         | 9.5%         | 89,884         | 14.2%        | \$78,565,993         | \$43,996,956           | 8.4%               |
| <b>SUBTOTAL</b>     | <b>23,206</b>  | <b>10.0%</b> | <b>93,308</b>  | <b>14.8%</b> | <b>\$81,747,688</b>  | <b>\$45,778,705</b>    | <b>8.8%</b>        |
| OUTPATIENT BAD DEBT | 9,115          | 3.9%         | 12,837         | 2.0%         | \$18,296,344         | \$10,245,953           | 2.0%               |
| INPATIENT BAD DEBT  | 9,133          | 3.9%         | 13,233         | 2.1%         | \$26,073,916         | \$14,601,393           | 2.8%               |
| LITIGATION/LEINS    | 130            | 0.1%         | 149            | 0.0%         | \$3,965,528          | \$2,220,695            | 0.4%               |
| MEDICARE BAD DEBT   | 10,020         | 4.3%         | 14,769         | 2.3%         | \$28,587,492         | \$16,008,996           | 3.1%               |
| <b>SUBTOTAL</b>     | <b>28,398</b>  | <b>12.3%</b> | <b>40,988</b>  | <b>6.5%</b>  | <b>\$76,923,280</b>  | <b>\$43,077,037</b>    | <b>8.2%</b>        |
| <b>TOTAL</b>        | <b>231,304</b> | <b>100%</b>  | <b>632,496</b> | <b>100%</b>  | <b>\$934,253,976</b> | <b>\$523,182,227</b>   | <b>100%</b>        |

\*as categorized by UNM HSC; this report uses the 10 'Payer Group' classification.

Note: Total number of patients contains duplicates as distinct visits by individual patients may be classified differently.

# **PAYER CATEGORIES AND COVERAGE PLANS, UNM HEALTH SERVICES 2007**

| <b>County Indigent Funds</b>                               |                      |                    |                                                            |                                                                                                                                                              |
|------------------------------------------------------------|----------------------|--------------------|------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Payer Code</b>                                          | <b>Patients 2007</b> | <b>Visits 2007</b> | <b>Plan</b>                                                | <b>Description</b>                                                                                                                                           |
| F05                                                        | 53                   | 100                | Bernalillo County Indigent Fund                            | \$5 clinic copay                                                                                                                                             |
| F15                                                        | 28                   | 73                 | Bernalillo County Indigent Fund                            | \$15 clinic copay                                                                                                                                            |
| F30                                                        | 2                    | 2                  | Bernalillo County Indigent Fund                            | \$30 clinic copay                                                                                                                                            |
| G00                                                        | 42                   | 82                 | Other County Indigent Fund                                 | Zero copay -out of county                                                                                                                                    |
| G05                                                        | 715                  | 2355               | Other County Indigent Fund                                 | \$5 clinic copay - Out of County                                                                                                                             |
| G15                                                        | 364                  | 1158               | Other County Indigent Fund                                 | \$15 clinic copay - Out of County                                                                                                                            |
| G30                                                        | 59                   | 168                | Other County Indigent Fund                                 | \$30 clinic copay - Out of County                                                                                                                            |
| G40                                                        | 1221                 | 3022               | Other County Indigent Fund                                 | Patient's home County has authorized payment.                                                                                                                |
| G41                                                        | 1                    | 1                  | Other County Indigent Fund                                 | Patient's home County has authorized payment.                                                                                                                |
| G90                                                        | 1                    | 1                  | Other County Indigent Fund                                 |                                                                                                                                                              |
| <b>Indian Health Services (U.S. Public Health Service)</b> |                      |                    |                                                            |                                                                                                                                                              |
| <b>Payer Code</b>                                          | <b>Patients 2007</b> | <b>Visits 2007</b> | <b>Plan</b>                                                | <b>Description</b>                                                                                                                                           |
| G50                                                        | 2748                 | 5551               | Indian Health Services (U.S. Public Health Service)        | United States Public Health Service - full coverage for all United States Indians - Outpatient only                                                          |
| R07                                                        | 465                  | 647                | Indian Health Services (U.S. Public Health Service)        | Contract Health Service - United States Public Health Service - all United States Indians, Primary and Secondary Coverages effective 10/01/86 admissions     |
| R10                                                        | 2                    | 2                  | Indian Health Services (U.S. Public Health Service)        | Contract Health Service - USPHS patients referred for admission by the Albuquerque PHS Hospital                                                              |
| R30                                                        | 1                    | 1                  | Indian Health Services (U.S. Public Health Service)        | United States Public Health Service - for use by Carrie Tingley Hospital                                                                                     |
| <b>Medicaid</b>                                            |                      |                    |                                                            |                                                                                                                                                              |
| <b>Payer Code</b>                                          | <b>Patients 2007</b> | <b>Visits 2007</b> | <b>Plan</b>                                                | <b>Description</b>                                                                                                                                           |
| G65                                                        | 309                  | 671                | Arizona Medicaid                                           | Used for patients on Arizona medicaid - 6 mth-1 yr resolution                                                                                                |
| G66                                                        | 17                   | 33                 | Colorado Medicaid                                          | 120 days-60 days resolution                                                                                                                                  |
| G67                                                        | 13                   | 29                 | California Medicaid                                        | 1 year resolution                                                                                                                                            |
| G68                                                        | 14                   | 21                 | Texas Medicaid                                             | 95 day resolution                                                                                                                                            |
| G69                                                        | 1                    | 1                  | Florida Medicaid                                           | 1 year resolution                                                                                                                                            |
| G99                                                        | 247                  | 406                | Out of State Medicaid programs                             | Out of State Medicaid programs                                                                                                                               |
| M07                                                        | 33                   | 40                 | Medicaid - Inpatient Children's Medical Services           | Medicaid - Inpatient Children's Medical Services                                                                                                             |
| M11                                                        | 3                    | 8                  | Medicaid Developmental Disability Waiver                   | Used by CTH ONLY, for patients on DD Waiver program                                                                                                          |
| M25                                                        | 1113                 | 1195               | Emergency Medical Services for aliens                      | Emergency Medical Services for aliens - use of this insurance plan will be controlled by the Business Office                                                 |
| M70                                                        | 386                  | 1067               | Outpatient Children's Medical Services/Healthier Kids Fund | Medicaid - Outpatient Children's Medical Services/Healthier Kids Fund 309 or CMS card required for billing                                                   |
| M82                                                        | 1                    | 1                  | MCC/CIGNA Behavioral Health                                | For use by CPH/MHC for patients registered in the Salud Program with Lovelace                                                                                |
| M85                                                        | 11017                | 44978              | Medicaid                                                   | Medicaid patients registered in the Salud Program with Cimarron                                                                                              |
| M86                                                        | 6208                 | 20750              | Medicaid                                                   | Medicaid patients registered in the Salud Program with Lovelace                                                                                              |
| M87                                                        | 10338                | 34317              | Medicaid                                                   | Medicaid patients registered in the Salud Program with Presbyterian                                                                                          |
| M90                                                        | 10952                | 29729              | Medicaid                                                   | Medicaid - All categories not registered in the Salud Program, not CMS, EMSA or Out of State Medicaid                                                        |
| M92                                                        | 790                  | 1410               | Medicaid Family Planning                                   | Exempt Medicaid for family planning                                                                                                                          |
| M93                                                        | 39                   | 49                 | Medicaid QMB                                               | Limited coverage for copays & deductibles for Medicare patients.                                                                                             |
| M99                                                        | 349                  | 660                | Medicaid, Children Referred                                | Identifier for Medicaid eligible children - parent(s) responsible for payment of all charges, if they do not apply for assistance under the Medicaid Program |
| O21                                                        | 1572                 | 2981               | Pending Medicaid                                           | Pending Medicaid - Inpatient accounts and Day Surgery                                                                                                        |
| O22                                                        | 1                    | 1                  | Pending Medicaid                                           | Pending SSI Medicaid Elig                                                                                                                                    |
| O23                                                        | 9                    | 9                  | Pending Medicaid                                           | Pending MAWC benefit                                                                                                                                         |
| O25                                                        | 327                  | 440                | Pending Medicaid                                           | Pending EMSA Coverage                                                                                                                                        |

# **PAYER CATEGORIES AND COVERAGE PLANS, UNM HEALTH SERVICES 2007**

| Medicare         |               |             |                                                      |                                                                                                                                                                                            |
|------------------|---------------|-------------|------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Payer Code       | Patients 2007 | Visits 2007 | Plan                                                 | Description                                                                                                                                                                                |
| 154              | 1             | 1           | Medicare Part A                                      | 'Medicare Hospital Insurance, Part A coverage                                                                                                                                              |
| 155              | 2             | 2           | Medicare Part A                                      | 'Medicare Hospital Insurance, Part A coverage                                                                                                                                              |
| 156              | 53            | 60          | Medicare Part A                                      | 'Medicare Hospital Insurance, Part A coverage                                                                                                                                              |
| 157              | 2650          | 3749        | Medicare Part A                                      | 'Medicare Hospital Insurance, Part A coverage                                                                                                                                              |
| 158              | 6             | 6           | Medicare Part A                                      | 'Medicare Hospital Insurance, Part A coverage                                                                                                                                              |
| 201              | 52            | 58          | Medicare Part B                                      | Medicare medical insurance, Part B coverage secondary to Part A                                                                                                                            |
| 202              | 65            | 93          | Medicare Part B                                      | Medicare medical insurance, Part B coverage only                                                                                                                                           |
| 205              | 10            | 15          | Medicare Part B                                      | Railroad benefits, Medicare medical insurance, Part B                                                                                                                                      |
| 251              | 14056         | 88257       | Medicare Part B                                      | Medicare medical insurance, Part B coverage                                                                                                                                                |
| 255              | 82            | 305         | Medicare Part B                                      | Railroad benefits, Medicare medical insurance, Part B                                                                                                                                      |
| Other Government |               |             |                                                      |                                                                                                                                                                                            |
| Payer Code       | Patients 2007 | Visits 2007 | Plan                                                 | Description                                                                                                                                                                                |
| 960              | 2053          | 8577        | Maternal & Infant Care                               | M & I Care Indigent Program, guarantor 0 charge                                                                                                                                            |
| 961              | 256           | 953         | Maternal & Infant Care                               | M & I Care Indigent Program, guarantor 10% charge                                                                                                                                          |
| 962              | 191           | 701         | Maternal & Infant Care                               | M & I Care Indigent Program, guarantor 20% charge                                                                                                                                          |
| 963              | 205           | 704         | Maternal & Infant Care                               | M & I Care Indigent Program, guarantor 30% charge                                                                                                                                          |
| 964              | 112           | 455         | Maternal & Infant Care                               | M & I Care Indigent Program, guarantor 40% charge                                                                                                                                          |
| 965              | 74            | 285         | Maternal & Infant Care                               | M & I Care Indigent Program, guarantor 50% charge                                                                                                                                          |
| 966              | 48            | 188         | Maternal & Infant Care                               | M & I Care Indigent Program, guarantor 60% charge                                                                                                                                          |
| 967              | 58            | 153         | Maternal & Infant Care                               | M & I Care Indigent Program, guarantor 70% charge                                                                                                                                          |
| 968              | 13            | 30          | Maternal & Infant Care                               | M & I Care Indigent Program, guarantor 80% charge                                                                                                                                          |
| 969              | 22            | 80          | Maternal & Infant Care                               | M & I Care Indigent Program, guarantor 90% charge                                                                                                                                          |
| C56              | 148           | 478         | CHAMPUS Veterans Administration                      | CHAMPVA - military disabled and their dependants                                                                                                                                           |
| C70              | 3613          | 11925       | CHAMPUS TriCare                                      | TriCare, active duty military and their retired military and their dependents                                                                                                              |
| C71              | 215           | 400         | TriCare for Life                                     | Used when Tricare/ champus is secondary to Medicare                                                                                                                                        |
| F00              | 1324          | 2037        | University Hospital Assistance Inpatient/Outpatients |                                                                                                                                                                                            |
| G01              | 472           | 516         | Section 1011                                         | Center for Medicaid and Medicare Services, services for undocumented aliens, only available in Siemens Invision.                                                                           |
| G03              | 48            | 95          | US Marshall                                          | United States Marshall's Office prisoner                                                                                                                                                   |
| G06              | 27            | 35          | Correctional Medical Services                        |                                                                                                                                                                                            |
| G23              | 551           | 2949        | High Risk Prenatal                                   | State DOH Program                                                                                                                                                                          |
| G51              | 4             | 4           | New Mexico Division of Vocational Rehabilitation     | Services for the blind, New Mexico Division of Vocational Rehabilitation                                                                                                                   |
| G53              | 41            | 67          | Other Detention Facilities                           | County jails to exclude BCDC                                                                                                                                                               |
| G54              | 583           | 1253        | Albuquerque Veterans Administration Hospital         | Referral billing, non-OB                                                                                                                                                                   |
| G56              | 71            | 156         | Wexford Prisons                                      | Inmates of State Prisons, Wexford                                                                                                                                                          |
| G57              | 235           | 562         | NM Corrections Dept                                  | ASAP patients only/Claims sent to Value Options                                                                                                                                            |
| G70              | 3             | 3           | Kirtland AFB                                         | Military active duty patients treated in accordance with the federal government contract on OB & GYN patients, effective with services                                                     |
| G82              | 57            | 82          | Children, Youth And Families Dept                    | For use by Children's Psychiatric Hospital for the patients registered in the Children, Youth and family development program                                                               |
| G84              | 1             | 1           | Veterans Administration, Cancer                      | Cancer Center VA only                                                                                                                                                                      |
| G85              | 105           | 242         | Community Corrections                                | For use by UPC only, Outpatient only, billed to Value Options                                                                                                                              |
| G86              | 262           | 513         | NM Department of Health                              | For use by UPC, CASAA, Milagro only, billed to Value Options                                                                                                                               |
| G89              | 6             | 8           | Ryan                                                 | For use on patients covered by the Health Management Agreement with the State of New Mexico - HIV/AIDS - write off to 522086, secondary to any insurance; primary to any free service plan |
| N35              | 215           | 296         | General Clinical Research Center                     |                                                                                                                                                                                            |
| N47              | 1             | 1           | Kidney Acquisition Program                           | Kidney Acquisition Program, Cadaveric donor                                                                                                                                                |
| N48              | 5             | 5           | Kidney Acquisition Program                           | Kidney Acquisition Program, Living Related Donor                                                                                                                                           |
| N49              | 1             | 4           | UNM Medical Center Research                          | University of New Mexico Medical Center Research Grant                                                                                                                                     |

# **PAYER CATEGORIES AND COVERAGE PLANS, UNM HEALTH SERVICES 2007**

| Private    |               |             |                                           |                                                                                                                                                                                                     |
|------------|---------------|-------------|-------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Payer Code | Patients 2007 | Visits 2007 | Plan                                      | Description                                                                                                                                                                                         |
| A96        | 732           | 2183        | Aetna                                     | Aetna - generic plan                                                                                                                                                                                |
| I07        | 33            | 77          | American Association of Retired Persons   |                                                                                                                                                                                                     |
| I08        | 917           | 7863        | Humana Insurance                          |                                                                                                                                                                                                     |
| I12        | 528           | 1084        | Liability insurance                       | Liability insurance, generic                                                                                                                                                                        |
| I23        | 1             | 1           | Connecticut General Insurance             | Generic designated insurance plan for all Connecticut General Insurance Companies regardless of percentage of covered benefits                                                                      |
| I24        | 4             | 6           | Hartford Life Insurance Companies         | Generic designated insurance plan for all Hartford Life Insurance Companies regardless of percentage of covered benefits                                                                            |
| I38        | 10            | 24          | National Association of Letter Carriers   |                                                                                                                                                                                                     |
| I41        | 167           | 420         | Macori Insurance,                         | Macori Insurance, available to UNM Students                                                                                                                                                         |
| I57        | 14            | 19          | Worker's Compensation                     | Unspecified insurance Worker's Compensation                                                                                                                                                         |
| I58        | 1581          | 4648        | Worker's Compensation                     | Worker's Compensation                                                                                                                                                                               |
| I66        | 109           | 355         | Government Employees Hospital Association | Government Employees Hospital Association                                                                                                                                                           |
| I69        | 2             | 2           | Employee Benefits Consultants             | Generic designated insurance plan for all EBC (used to be Brokerage Services)                                                                                                                       |
| I72        | 136           | 299         | Presbyterian Health Indemnity Plan        | Presbyterian Health Indemnity Plan for UNM Employees, their dependents and other policy holders, except the School of Medicine Faculty, Faculty Physicians and their dependents, effective 10/01/88 |
| I74        | 37            | 139         | Mutual of Omaha                           |                                                                                                                                                                                                     |
| I76        | 56            | 127         | First Health                              |                                                                                                                                                                                                     |
| I76        | 1             | 1           | First Health                              |                                                                                                                                                                                                     |
| I77        | 2             | 2           | Pacific Mutual Life Insurance Company     |                                                                                                                                                                                                     |
| I78        | 3             | 7           | John Alden Life Insurance Company         |                                                                                                                                                                                                     |
| I79        | 12            | 66          | American Postal Workers Health Plan       |                                                                                                                                                                                                     |
| I80        | 3             | 11          | Guardian Life Insurance                   |                                                                                                                                                                                                     |
| I81        | 266           | 791         | Principal Financial Group                 |                                                                                                                                                                                                     |
| I85        | 21            | 52          | Assurant Health                           | Assurant Health, formerly Fortis/Time                                                                                                                                                               |
| I86        | 340           | 810         | Great West                                |                                                                                                                                                                                                     |
| I87        | 74            | 202         | Mailhandlers                              |                                                                                                                                                                                                     |
| I92        | 126           | 334         | Presbyterian Health Indemnity Plan        | Presbyterian Health Indemnity Plan for the School of Medicine Faculty physicians and their dependents                                                                                               |
| I96        | 2562          | 6412        | Generic insurance company                 | Primary - Generic insurance company                                                                                                                                                                 |
| I97        | 122           | 237         | Generic insurance company                 | Secondary - Generic insurance company                                                                                                                                                               |
| K03        | 1             | 1           | Lovelace Supplemental                     | Supplemental to Medicare                                                                                                                                                                            |
| K06        | 18            | 87          | Blue Mcare                                | Supplemental to Medicare                                                                                                                                                                            |
| K20        | 42            | 87          | Cigna Behavioral                          |                                                                                                                                                                                                     |
| K22        | 77            | 162         | Isleta Pueblo                             | Patients from Isleta Pueblo, these should not be registered as FC 1, but should be FC K with K22 plan, they have insurance and we are contracted with them                                          |
| K49        | 225           | 570         | HCH Administration                        | HCH/Adm self funded insurance plan. P O Box 285 Peoria IL 61650 - eff 11/1/02                                                                                                                       |
| K50        | 7             | 7           | Cimarron-Non UH                           | Cimarron-for patients other than University of New Mexico Hospital employees                                                                                                                        |
| K51        | 9             | 10          | Cimarron-UH                               | Cimarron- University of New Mexico Hospital employees and their dependents, Group #5900H1, effective 11/01/96                                                                                       |
| K52        | 389           | 1252        | HMO New Mexico                            | HMO New Mexico-Health Maintenance Organization                                                                                                                                                      |
| K53        | 143           | 406         | Lovelace Health Plan                      |                                                                                                                                                                                                     |
| K54        | 2             | 2           | Lovelace Health Plan                      | Lovelace Health Plan - Primary care provider for the UNM employees                                                                                                                                  |
| K57        | 1678          | 7121        | Lovelace Senior Plan                      | Lovelace Senior Plan - for members eligible for Medicare - coverage of members is by Lovelace referral only. Send claim forms to Lovelace, no to Medicare                                           |
| K58        | 357           | 949         | Presbyterian Senior Plan                  |                                                                                                                                                                                                     |
| K59        | 2989          | 9160        | Lovelace Sandia                           |                                                                                                                                                                                                     |
| K61        | 11            | 34          | HMO Generic                               | Generic Insurance Plan for other Health Maintenance organizations                                                                                                                                   |

# **PAYER CATEGORIES AND COVERAGE PLANS, UNM HEALTH SERVICES 2007**

| Self Pay                  |               |             |                                       |                                                                                                                    |
|---------------------------|---------------|-------------|---------------------------------------|--------------------------------------------------------------------------------------------------------------------|
| Payer Code                | Patients 2007 | Visits 2007 | Plan                                  | Description                                                                                                        |
| ?                         | 437           | 511         | Self Pay                              | ?                                                                                                                  |
| 900                       | 23            | 47          | Self Pay                              | downpayment waived by social work staff and will alert PFS PSR to change info in FAST. 40% discount on billed chgs |
| 901                       | 25347         | 39732       | Self Pay                              | Self pay patients                                                                                                  |
| 905                       | 1453          | 4947        | Self Pay                              | downpayment of \$5 for clinic, \$25 for ancillaries, etc. 40% discount on billed chgs                              |
| 915                       | 607           | 1841        | Self Pay                              | downpayment of \$15 for clinic, \$75 for ancillaries, etc. 40% discount on billed chgs                             |
| 930                       | 48            | 161         | Self Pay                              | downpayment of \$30 for clinic, \$125 for                                                                          |
| 950                       | 3             | 4           | Self Pay                              | Self pay patients                                                                                                  |
| 990                       | 313           | 779         | Self Pay                              | Self pay patients eligible for 40% discount policy                                                                 |
| State Coverage Initiative |               |             |                                       |                                                                                                                    |
| Payer Code                | Patients 2007 | Visits 2007 | Plan                                  | Description                                                                                                        |
| M72                       | 3             | 5           | State Coverage Initiative             | SCI through Molina                                                                                                 |
| M72                       | 94            | 228         | State Coverage Initiative             | SCI through Molina                                                                                                 |
| M73                       | 49            | 131         | State Coverage Initiative             | SCI through Lovelace                                                                                               |
| M73                       | 3             | 6           | State Coverage Initiative             | SCI through Lovelace                                                                                               |
| M74                       | 1             | 1           | State Coverage Initiative             | SCI through Presbyterian                                                                                           |
| M74                       | 30            | 61          | State Coverage Initiative             | SCI through Presbyterian                                                                                           |
| N00                       | 4818          | 27401       | UNM Care Initiative                   | UNM Care Initiative, zero copay                                                                                    |
| N05                       | 1286          | 4724        | UNM Care Initiative                   | UNM Care Initiative, \$5 copay                                                                                     |
| N07                       | 394           | 1589        | UNM Care Initiative                   | UNM Care Initiative, \$7 copay                                                                                     |
| UNMCare                   |               |             |                                       |                                                                                                                    |
| Payer Code                | Patients 2007 | Visits 2007 | Plan                                  | Description                                                                                                        |
| T00                       | 924           | 3097        | UNMCare                               | UNM Indigent Managed Care Program - \$0 copay                                                                      |
| T05                       | 11809         | 52085       | UNMCare                               | UNM Indigent Managed Care Program - \$5.00 copays                                                                  |
| T10                       | 1             | 1           | UNMCare                               | UNM Indigent Managed Care Program - \$10.00 copays                                                                 |
| T15                       | 6654          | 25766       | UNMCare                               | UNM Indigent Managed Care Program - \$15.00 copays                                                                 |
| T30                       | 936           | 3230        | UNMCare                               | UNM Indigent Managed Care Program - \$30.00 copays                                                                 |
| Value Options             |               |             |                                       |                                                                                                                    |
| Payer Code                | Patients 2007 | Visits 2007 | Plan                                  | Description                                                                                                        |
| M85                       | 850           | 4485        | Salud Molina, Behavioral Health       | Medicaid patients registered in the Salud Program with Cimarron                                                    |
| M86                       | 615           | 3044        | Lovelace Salud, Behavioral Health     | Medicaid patients registered in the Salud Program with Lovelace                                                    |
| M87                       | 1138          | 5101        | Presbyterian Salud, Behavioral Health | Medicaid patients registered in the Salud Program with Presbyterian                                                |
| M90                       | 608           | 1492        | Medicaid, Behavioral Health           | Medicaid - All categories not registered in the Salud Program, not CMS, EMSA or Out of State Medicaid              |
| Unknown                   |               |             |                                       |                                                                                                                    |
| Payer Code                | Patients 2007 | Visits 2007 | Plan                                  | Description                                                                                                        |
| O55                       | 33            | 33          | ?                                     | Business Office Supervisor use only, used to flag accounts for notes                                               |
| O60                       | 6532          | 9586        | ?                                     | Referral billing                                                                                                   |
| O66                       | 2             | 2           | ?                                     | FMS only - for use by the Business Office when a UB92 is needed for specific accounts requested by Accounting      |

Source: <http://hospitals.unm.edu/AboutUs/Finances.shtml> (Financial Report for Uncompensated Care, December 2007)



### Enrollment and Encounter Data Through 12/31/2007 Decision Support Services - 01/14/2008

Enrollment data represents UNM Care Initiative (UNMCI), UNM Care and Medicare Indigent enrollment files as of the period referenced above. Enrollment data is not tracked for Bernalillo County Indigent Fund and Self-Pay.

Unduplicated census is the number of unique patients in a category. Patients are included in only one category (beginning from the top) based on their primary payer classification even though their primary payer classification may change throughout the year.

Encounters reflect all encounters based on primary classification. A patient could have multiple encounters in multiple categories.

| Category                        | Current Enrollment as of 12/31/2007 |
|---------------------------------|-------------------------------------|
| UNM Care Initiative             | 8,062                               |
| UNM Care                        | 18,100                              |
| Bernalillo County Indigent Fund | N/A                                 |
| Medicare Indigent               | 4,048                               |
| Self-Pay                        | N/A                                 |
| <b>Total</b>                    | <b>30,210</b>                       |

| Category              | For the Period 01/01/2007 through 12/31/2007 |                |
|-----------------------|----------------------------------------------|----------------|
|                       | Unduplicated Census                          | Encounters     |
| 1 - UNMCI             | 5,289                                        | 32,681         |
| 2 - UNM Care          | 18,429                                       | 85,424         |
| 3 - BCIF              | 1,162                                        | 2,116          |
| 4 - Medicare/Indigent | 3,247                                        | 33,546         |
| 5 - Self-Pay          | 20,741                                       | 50,859         |
| <b>Total</b>          | <b>46,868</b>                                | <b>204,626</b> |