



THE UNIVERSITY OF NEW MEXICO  
HEALTH SCIENCES CENTER

**Administrative  
Policies and Procedures**

**University of New Mexico Hospitals**

**BERNALILLO COUNTY FINANCIAL  
ASSISTANCE**

**Primary Age Group: All**

**POLICY:**

- It is the policy of the University of New Mexico Health Sciences Center (UNMHSC) Clinical Operations that Bernalillo County Financial Assistance is a charity care resource provided by UNMHSC to indigent residents of Bernalillo County for the medical care they receive at the UNMHSC clinical facilities. (“Charity care” is not a payor source, but only means that UNMHSC is allowed by federal laws and regulations to forego pursuit of billing and collection for that particular patient.) Patients must apply at the University of New Mexico Hospital (UNMH) Business Office for this financial assistance and must be able to demonstrate that they are medically indigent under uniform criteria adopted by the UNMHSC, in compliance with applicable state and federal laws and regulations.
- Bernalillo County Financial Assistance supports only care that is medically necessary as determined by UNMHSC Medical Staff in accordance with UNMHSC Medical Staff Rules, Policies and Procedures.
- Bernalillo County Financial Assistance is not available to patients who have a payor source, such as Medicare, Medicare Part D prescription drug coverage, Medicaid, commercial insurance, HMOs or other third party payors, except as secondary to these other plans. Bernalillo County Financial Assistance is not available to non-residents of Bernalillo County. Financial assistance for indigent New Mexico residents who are not residents of Bernalillo County is subject to the Out-of-County Medically Indigent Policy. Financial assistance for non-United States citizens is subject to the Medical Services and Financial Assistance for Non-United States Citizens Policy. As explained in that policy, indigent non-United States citizens legal aliens are eligible for Bernalillo County Financial Assistance if they meet the criteria described in this policy.

**POLICY CROSS REFERENCE:**

- Out-of-County Medically Indigent Policy
- Patient Payment Policy
- Medical Services and Financial Assistance for Non-United States Citizens Policy
- Financial Assistance Eligibility Guidelines
- Inter-Hospital and Emergency Department Transfers to UNMHSC Policy
- Admissions/Discharge Policy

- Low Income Uninsured Patient Discount

## **GENERAL INFORMATION AND DESIRED OUTCOME:**

1. Admitting Representatives and Patient Service Representatives are responsible for interviewing and processing patients who require or request financial assistance in paying their UNMHSC bills.
2. Patients who reside in Bernalillo County will be carefully screened for eligibility for coverage under any third party payment source such as Medicare, Medicare Part D prescription drug coverage, Medicaid, health or liability insurance, or any other resources (except Indian Health Service (IHS), also called Public Health Service (PHS)), prior to processing for financial assistance. A patient who appears to be eligible for or covered by any third party payment source is required to provide a letter of denial from that source(s) to verify that all outside resources have been exhausted. If a patient refuses to apply for an alternative payment resource for which the patient is eligible, the patient will not be eligible for financial assistance and will be responsible for full payment of UNMHSC charges. If a patient has insurance available at reasonable or no cost through an employer, the patient must enroll with that group insurance. In such cases, the patient may be eligible for financial assistance for any balance legally owed after insurance. If a patient who is eligible elects not to enroll in a Medicare Part D and a Medicare Part D prescription drug plan, UNMHSC will provide financial assistance for their medical treatment consistent with this policy, but will not provide financial assistance for prescription drugs.
3. UNM Care: Patients who qualify for Bernalillo County Financial Assistance may be enrolled in the UNM Care if appropriate and will be required to choose a Primary Care Physician. Their care will be managed through the Primary Care Physician assigned to them and the UNMH Care Management Services Department.
4. Legal Basis:
  - 4.1 UNMH is operated pursuant to a lease agreement between the Regents of the University of New Mexico and Bernalillo County. The revised lease agreement became effective in July 1999 and requires Bernalillo County to provide certain revenues to UNMH for its continued operation and maintenance. The revenues provided by Bernalillo County to UNMH are derived from the imposition of a mill levy approved by the electorate of Bernalillo County pursuant to Section 4-48B-1 et seq. NMSA 1978, as amended. The lease agreement provides that the revenues generated by the mill levy will be utilized for operation and maintenance of UNMH. In exchange for the mill levy, UNMHSC provides care to indigent residents of Bernalillo County, contingent on availability of resources and funds. Patients who do not meet the eligibility criteria for financial assistance and have no third party payor source are classified as self pay.
  - 4.2 UNMH was constructed partly with federal funding on land donated to Bernalillo County by the federal government for a joint County-Indian hospital and is subject to a 1949 federal law regarding its operation. Therefore, a contract between IHS and UNM related to the lease of UNMH by UNM from Bernalillo County requires that Native American patients who are legal residents of Bernalillo County be evaluated for Bernalillo County financial assistance before referral to IHS for determination of IHS eligibility. If the patient's tribe or pueblo has elected to operate its own healthcare system pursuant to Pub. L. 93-638 (and is therefore deemed to be a "638 Contractor"), the patient will be evaluated for Bernalillo County financial assistance before referral to the 638 Contractor for determination of eligibility for payment by the 638 Contractor.

5. Conditions of Eligibility: To be considered eligible for the Bernalillo County Financial Assistance, applicants must:
  - 5.1 Be a resident of Bernalillo County for more than 90 days;
  - 5.2 Be a United States citizen or a legal alien;
  - 5.3 Demonstrate need based on financial screening; and
  - 5.4 Provide all information including verifications as required
  
6. Residency:
  - 6.1 Must prove residency in Bernalillo County:
  - 6.2 Acceptable indicators of proof:
    - 6.2.1 Rent receipts
    - 6.2.2 Buying property
    - 6.2.3 Utility bills (deposits on rent and/or utilities)
    - 6.2.4 Children in school
    - 6.2.5 Accepting employment
    - 6.2.6 Other documents/information as required
  - 6.3 To establish residency, the following factors must be evident:
    - 6.3.1 Intent to remain in Bernalillo County
    - 6.3.2 Physical location in Bernalillo County
  - 6.4 Registration to vote does not, in itself, establish residency (e.g., for out-of-state students).
  
7. Determination of Need:
  - 7.1 The purpose of financial screening activities is to determine the patient's financial capability to pay for his/her medical care; to comply with applicable federal regulations regarding billing, collections, and bad debt; to develop possible financial resources for the patient; and where appropriate to prepare a disclosure statement and a payment plan by which the patient may pay UNMHSC over an appropriate period of time.
  - 7.2 The determination of whether a patient is eligible for financial assistance is based on his/her need for financial assistance. Resources of the person who requests financial assistance must be considered in determining eligibility. Standards for eligibility, as established by UNMHSC, are for the purpose of:
    - 7.2.1 Providing uniformity in determining the need of applicants for financial assistance.
    - 7.2.2 Assuring that the need of applicants will be met with reasonable adequacy.
    - 7.2.3 Assisting staff in the computation of financial assistance.
    - 7.2.4 Assuring Bernalillo County that available resources are being put to the best possible use.
  
8. Non-Covered Services: The following are examples of UNMHSC services that are not covered by the Bernalillo County Financial Assistance:
  - 8.1 Cosmetic surgery
  - 8.2 Reversal of vasectomy
  - 8.3 Elective pregnancy interruptions
  - 8.4 Tuboplasties
  - 8.5 Infertility studies
  - 8.6 Other services as specified by UNMHSC from time to time
  
9. Sources of Information:



	<u>2/2002,, 10/2004</u>
Approved By:	<u>See above</u>
Approved Date:	<u>2/02; 8/04, 10/04</u>

Bernalillo County Financial Assistance 8-04.doc  
Replaces “Bernalillo County Indigent Policy”  
Posted 8-20-04 Catherine Joy, Clinical Operations Policy Coordinator