



Applies To: **All HSC Hospitals, UNMCC, and UNMMG**  
 Component(s):  
 Responsible Department: Board of Trustees  
 2 Documents Combined & Revised: 12/2009

Title: <b>Patient Payment Policy</b>		<b>Policy</b>			
<b>Patient Age Group:</b>	<input checked="" type="checkbox"/> N/A	<input type="checkbox"/> All Ages	<input type="checkbox"/> Newborns	<input type="checkbox"/> Pediatric	<input type="checkbox"/> Adult

**POLICY STATEMENT**

All patients who received medical services at the UNM Health Sciences Center will be required to pay for those medical services. This payment liability can be met through the patient’s private insurance or government reimbursement programs. However, any remaining unpaid balance owing to the UNM Hospital will be the patient’s obligation to satisfy.

A patient whose financial liability is not satisfied by the patient’s private insurance or enrollment in government reimbursement programs, may be eligible for either UNM HSC’s financial assistance program or a discount.

UNM HSC will abide by the federal Emergency Medical Treatment and Labor Act ( EMTALA) in providing care to patients at UNM Hospitals.

UNM Hospital will abide by Provider Reimbursement Manual Part, Section 310 (A) Collection Agencies.

**DETAILED POLICY STATEMENT**

Subject to the UNM HSC Financial Assistance Policy, a patient scheduled to receive non emergent, elective medical care may be required to make a down payment in advance for the medical care or procedure. Patients who are unable to make payment at the time for service will be triaged by the medical provider to determine if the visit is medically urgent and the payment should be deferred. HMO patients are required to pay their assigned co-payments. The co-pays below are based on the Federal Poverty Guidelines (FPG) and are revised annually. Retirement funds, primary residence, and vehicles are not considered in the asset level. The chart below indicates co-pays for financial assistance, discount program and self pay patients.

Income Level (% of FPG)	Asset Level	Clinic Visit Co-Pay	Emergency Dept, Diagnostics Co-Pay	Inpatient stay, Day Surgery Co-pay
0 - 100%	\$20,000	\$5	\$10	\$25
100 - 200%	\$20,000	\$10	\$20	\$75
200 - 300%	\$20,000	\$20	\$75	\$300
300 – 350%	\$20,000	\$50	\$150	\$500
Self pay	NA	\$50	\$200	50% estimated charges

Patients are responsible for the balance of accounts after discounts have been taken.

Patients can, and are strongly encouraged to, make payment arrangements for monthly payments for their unpaid balance(s) without interest. Patients with multiple accounts may request that all accounts be combined into a single account

**EXTENDED BUSINESS OFFICE**

The UNM HSC will use an Extended Business Office (EBO) program to follow up on self pay accounts and self pay balances. The EBO has the authority to combine accounts and set up payment arrangements. If a patient is approved for financial assistance after an account has been referred to EBO, the account will be adjusted to financial assistance.

**COLLECTION AGENCY**

The UNM HSC will engage and use one or more collection agencies to follow up on unpaid patient accounts after a six month period in which a patient has an unpaid balance or has not met agreed upon payment arrangements for three consecutive months. The collection agency is not allowed to pursue judgments on accounts, place liens on patient’s property or charge interest. The collection agency will follow all applicable state and federal laws including the Fair Debt Collections Practices Act. Accounts approved for financial assistance or indigent status will not go to a collection agency for pursuit of the co-pays.

**APPLICABILITY**

This policy pertains to all UNM HSC Hospitals and Clinics including UNM Medical Group, and UNM Cancer Center.

**POLICY AUTHORITY**

Chief Executive Officer

**SUMMARY OF CHANGES**

This policy replaces Self Pay Collection and Self Pay Patient Payment, last revisions 9/2005 & 4/2007 respectively.

**DOCUMENT APPROVAL & TRACKING**

Item	Contact	Date	Approval
Owner	UNMH Board of Trustees		
Legal (Required)			Y
Official Approver	Christine Glidden, UNMH Board of Trustees		Y
Official Signature		Effective Date: 10/30/2015	
Origination Dates	12/9/2009/ 11/1999, 03/2005		
Issue Date		2/11/2010	ar