

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

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

UNM Care and Out-of-County Care are programs to help you pay medical fees. They cover fees for emergency and other health and medical care you may need. Our goal is to help you make sure you get the care you need by helping you pay for the costs.

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

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

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

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

- 9 Go to UNM Hospitals or Clinics for your health and medical care.
- 9 Earn an income (wages, salary, benefits) that falls within a certain range. Medically necessary costs include supplies or services that are needed to figure out or treat your condition, or to keep you healthy. Providers decide what is medically necessary.

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

If you already have a Medical Record Number (MRN) with UNM Hospital

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

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

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

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

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

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

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

Who You Are (Identity)

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

Please note –

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

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



What documents do I need-- continued

Where You Live (Address)

We ask you to submit a document with your name and address on it.

Are there exceptions to the proof of income requirement?

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

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

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

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

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

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

- ✗ Any health or medical care you may get outside UNM Hospital and its clinics.
- ✗ Any health or medical care you may get at these UNM Medical Group clinics of-

How long

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

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

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

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

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

We can also help you set up a payment plan that lets you pay off your medical bills slowly over time, rather than all at once.