

## **COVID-19 Medical Care Billing Information for UNM Hospital Patients or Employees**

Thank you for choosing to get your COVID-19 medical care at UNM Hospital. Some people have told us that they are getting bills for COVID-19 medical care like testing and treatment.

There are many different rules about who will pay for COVID-19 medical care. These rules depend on your specific health insurance. We are reviewing COVID-19 insurance rules from the State of New Mexico Office of Superintendent of Insurance and the Centers for Medicare and Medicaid Services. We are working with health insurance companies to help our patients and employees understand why they may be getting a bill from UNM Hospital for their COVID-19 medical care.

You may not have to pay out-of-pocket for your COVID-19 test if you are not admitted as an inpatient to UNM Hospital. (Out-of-pocket costs are things like a co-pay, deductible, or co-insurance.) Many health insurances are paying for the entire cost of COVID-19 testing.

### **If you have Medicaid**

- You won't have to pay out-of-pocket at UNM Hospital for any of your medical care whether or not it is for COVID-19 or non-COVID-19 medical issues.

### **If you have commercial health insurance or Medicare**

- UNMH creates a bill to charge your health insurance for your COVID-19 tests, treatment, or medical care.
- This bill becomes the record that you had COVID-19 medical care at UNM Hospital. You may get a bill showing your part of the unpaid amount for this care. The amount depends on your health insurance's policies and rules.
- **Call your health insurance if you get a bill.** Tell them this bill was for COVID-19 medical care. Your health insurance may need to reprocess this bill.
- **If you still owe money to UNM Hospital:** Your health insurance should be able to tell you why they aren't paying for the entire cost of this COVID-19 bill. Ask them what charges they pay for and what charges they don't pay for.

**If you still have questions about your bill after talking to your health insurance company, call us at 505-272-2521.**

## **If you don't have health insurance OR if you are on another UNM Hospital Financial Assistance Program**

- You can get **free COVID-19** testing at UNM Hospital.
- We may be able to help you pay for other medical care related to COVID-19 with other payment programs.

### **Other reasons you may have to pay**

If at your COVID-19 related visit, you are treated for any **other non-COVID-19** medical issues

- You may still have to pay for the other medical care you had at UNM Hospital.
- If you have Medicaid – you will not have to pay any more for this care.
- Please call us at **505-272-2521** if you have questions about your bill or are worried about how much you owe. We may be able to help you pay your bill with other payment programs.

If you had a COVID-19 test done during your **non-COVID-19 visit or hospital stay**

- You may still have to pay for this COVID-19 test and the other medical care you had at UNM Hospital. This depends on your specific health insurance.

Thank you,

UNM Hospital Financial Assistance Department