



# How to Find Out if You Qualify for UNM Care or Out-of-County Care

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

**UNM Care and Out-of-County Care** are programs that help people pay their UNM Hospital medical bills. You may qualify for these programs. UNM Care is for people who live in Sandoval or Bernalillo Counties. Out-of-County Care is for people who live in other NM counties. If you qualify, you can get help paying for your medical and health care expenses at UNM Hospitals and clinics.

## Do You Qualify for UNM Care or Out-of-County Care?

First, you need to know your household size and your **gross** household monthly income. Then you can use the table below to find out if you qualify.

<b>Household Size</b> (How many people live with you in the same house or apartment)	<b>Gross Household Monthly Income</b> (Total amount of money earned <b>each month</b> by everyone in your household, before taxes or deductions are taken out)
1	\$0 to \$3765
2	\$0 to \$5110
3	\$0 to \$6455
4	\$0 to \$7800
5	\$0 to \$9145
6	\$0 to \$10,490
7	\$0 to \$11,835
8	\$0 to \$13,180

**Gross income** is the amount that you earn **before** taxes and other deductions are taken out. Other deductions could be money that's taken out for things like retirement plans or health insurance. You need to know the **gross monthly income** for each member of your household. Then you can add them together to find out your household's gross monthly income.

The table only goes up to a household size of 8 people. So, if your household is bigger than that, you need to **add \$1345 for every additional person.**



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## Do You Qualify – continued

If your household size is 9, for example, you add **\$1345** to \$13,180 (maximum for a household of 8). If your household size is 10, you add another **\$1345** on top of that to get a range of \$0 to \$15,870. And so on.

## Need Help Figuring Out if You Qualify?

No problem—we can help! Just follow the steps below.

### Step 1

The first step is knowing what your household size is. **Household size** is how many people live with you.

#### Scenario 1

If you are **18 or older**, your household may include these people—

- You
- Your spouse
- Your dependents. This could be a child or a relative that you claim as a dependent on your tax forms. For these two programs, a dependent must be living with you to be counted as part of your household. A dependent is someone you take care of and support financially—you pay for their food, housing, clothes, and school, for example.

There are specific requirements that allow you to claim someone as a dependent. If you have questions about whether someone in your household is a dependent or not, please let us know.

For example, let's say you live with your spouse and 2 children. That means you have 4 people in your household. Your household size is 4.

#### Scenario 2

If you are **younger than 18**, your household may include these people—

- You
- Your parents or guardians
- If your parents or guardians have **dependents**, you should count them too. It could be a sibling (brother or sister) or other relative who also lives with you.

For example, let's say you live with your mom and dad and your younger brother. Your brother is your parents' dependent. So, you need to count your brother plus you and your mom and dad. Your household size is 4.



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## Step 2

The next step is knowing your gross household income. **Household income** is the total amount of money earned by everyone in your household. But be careful—we're looking for the total **gross** income, not the net income.

**Gross income** is the amount that you earn **before** taxes and other deductions are taken out. Other deductions could be money that's taken out for things like retirement plans or health insurance. You need to know the **gross monthly income** for each member of your household. Then you can add them together to find out your household's total gross monthly income.

The people in your household, including you, may get money (income) from any of these sources –

- ✓ Job (wages, salary)
- ✓ Unemployment benefits
- ✓ Social Security benefits
- ✓ Veteran's benefits
- ✓ Bureau of Indian Affairs benefits

### Calculating Gross Household Monthly Income

Let's use our example family again—say you live with your mom and dad and your younger brother. And let's say this is what everyone earns in a month in your household. (Remember, these are the **gross amounts**.)

- You earn \$1100 from your job.
- Your brother earns \$0.
- Your mom earns \$4000 from her job.
- Your dad has \$2400 in Veteran's Benefits

Add those together and you get **\$7500**. That's your household's gross monthly income.



## Step 3

The last step is to see if you qualify for UNM Care or Out-of-County Care. If you know your **household size** and your **gross household monthly income**, you can find out if you qualify.



### Figuring Out if You Qualify, Step 3 – continued

For this step, you need to refer back to Household Size Table. If you remember our example family, their household size is **4** and their household monthly income is **\$7500**. Let's see if they qualify for UNM Care.

Here's how you do it –

1. Look at the table again.
2. Find the number 4 in the left column of the table (Household Size).
3. Use your finger to trace the row across and into the right column (Gross Household Monthly Income).

Inside the box in the right column, you should see **\$0 to \$7800**. That's the range of gross monthly income for a household of 4 people. The gross household monthly income for our example family is \$7500. It falls within the range for a household of 4, so they qualify!

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#### Want More Information?

For more information about UNM Care and Out-of-County Care, please visit our website—

<https://unmhealth.org/patients-visitors/billing-insurance/patient-financial-assistance.html>

#### Still Have Questions?

If you have any questions, please call UNM Financial Assistance at **505 272-2521**.

Once you know **your** household size and **your** gross household monthly income, you can use the table to **see if you qualify** for UNM Care or Out-of-County Care. If you do qualify, you can get help paying your UNM Hospital health and medical expenses through UNM Care or Out-of-County Care.