

KNOW YOUR RIGHTS



Medical Bills

Low-income patients in New Mexico cannot be sued or sent to collections for a medical bill.

- Hospitals and providers must check if you have a low income before suing you or sending you to collections. They must contact you at least three times.
- At any time, you can tell the billing department or collection agency you have a low income and can't be sued or sent to collections.
- You don't need to show income documents to prove you're protected. A signed statement about your income must be accepted.
- Income below the following levels is considered "low income" (before taxes and deductions):

Household size	1	2	3	4	5	6+
Monthly income is under 200% of the federal poverty level:	\$2,510	\$3,407	\$4,304	\$5,200	\$6,097	*For family units of 6 or more, add \$897 for each additional member.

Hospitals, urgent cares, and other clinics must check if patients qualify for programs that help with medical costs and help them sign up.

This includes programs like Medicaid, indigent care, and financial assistance. Indigent care programs, like UNM Care, cannot deny assistance based on immigration status.

Your medical bills must have the following information:

1. The date(s) you received care.
2. If you have insurance.
3. If the insurance was billed.
4. How much you owe.
5. If the facility/provider checked if you qualify for programs like Medicaid that pay medical costs.

Patients do not have to agree to a payment plan to receive these protections.

If you have questions about your rights or are sued or sent to collections over a medical bill, call the New Mexico Center on Law and Poverty for help: (505) 255-2840.