

NOTICE OF PROTECTION AGAINST MEDICAL DEBT COLLECTION

You are receiving this Notice because you have medical debt. Starting July 1, 2021, New Mexico law protects low-income people from medical debt collection. The law is called the Patient's Debt Collection Protection Act. This Notice is required by the Office of the Superintendent of Insurance.

Debt collection can be selling the debt to a third party, and it can be filing a lawsuit against the patient. Debt collection also can be placing a lien on the patient's property or garnishing wages.

If you are low income, medical providers cannot take certain debt collection actions against you. Low income also is called indigent. Under New Mexico law, indigent means your household income is at or below 200% of the federal poverty guidelines.

You can ask your medical provider or the debt collector to decide if you are indigent. You can also use the Attestation of Indigency form found on the website of the Office of the Superintendent of Insurance (<https://www.osi.state.nm.us/en/consumer-assistance/patients-debt-collection-protection-act/>). If you qualify as indigent, then you can fill out the form and give it to the medical provider or debt collector. The OSI website has more information about what is required by the law and regulations.

The medical creditor or debt collector must notify you about the indigency decision. The rules require that you be notified about the decision in writing. The notification has to be within 30 days of the decision, but no more than 60 days from when you asked for the review.

If you think that the medical provider or debt collector is not following the law or the rules, you can file a complaint with the New Mexico Office of the Attorney General. A complaint can be filed on the website, www.nmag.gov, or by calling (844) 255-9210.