



SUPERINTENDENT OF INSURANCE PROMOTES HEALTH COVERAGE WITH STATE PARTNERS

Santa Fe, NM – New Mexico Superintendent of Insurance Russell Toal urged all who have lost health insurance coverage or suffered loss of income to take action to obtain coverage as soon as possible. Thanks to the effort of Governor Michelle Lujan Grisham, there are options for coverage for New Mexicans who have lost insurance or income.

“The Governor’s determination that every New Mexican should have the security of health coverage to ensure they can get the medical care they need is a shared determination with our office and all the health-related agencies of the state,” said Superintendent Toal. “I want to thank the Governor for making sure that we have a coordinated approach to making coverage options available and known to all, and I call on the media and the health insurance community to assist us in making those options widely known”.

As shown on the attached flyer (in both English and Spanish), New Mexicans have three primary options beyond workplace coverage. The first option is coverage through the Medicaid program, which has no premiums or co-pays. Eligibility is tied to income. As the flyer indicates, New Mexicans can apply online at yes.state.nm.us or they can call 1-855-637-6574. Medicaid also has a COVID website: nmmedicaid.portal.conduent.com/static/covid.

“Last month our office directed all health insurers in the state to cover the cost of COVID-19 testing and treatment without any patient cost-sharing,” noted Superintendent Toal. “I commend the state Medicaid program for using the federal financial funding recently made available to the state to cover testing and testing-related services and the associated medical visit for all uninsured New Mexicans.” A copy of the Medicaid Supplement on COVID-19 testing is attached.

An individual who may not qualify for Medicaid can seek coverage from the state’s Health Insurance Exchange, known as beWellnm, by contacting their broker or agent or by calling 1-833-862-3935. The Exchange can also be reached online at www.beWellnm.com. Depending on your income, you may qualify for premium payment assistance through the Exchange. New Mexicans who have lost insurance or have had a significant drop in income can apply for coverage within sixty (60) days after such events. Those needing coverage should not wait for the normal fall open enrollment period.

The third option for those who cannot get Medicaid or beWellnm coverage and who are uninsured is the New Mexico Medical Insurance Pool (NMMIP), whose board is chaired by the Superintendent. The NMMIP offers health coverage to all who reside in New Mexico, with discounts for low and middle income households. The NMMIP board recently approved a reduction in premiums for the balance of the year and an expedited eligibility process for anyone who is uninsured and has tested positive for COVID-19. Those interested in NMMIP coverage should contact their broker or agent or call 1-844-728-7896. New Mexicans also can visit www.nmmip.org

“I hope all brokers, agents and producers will actively assist those businesses and individuals who have lost coverage to explore all options for low cost health insurance coverage,” said Superintendent Toal.

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In these difficult times, you can get health coverage.

We are here to help.

During the Pandemic, EVERYONE QUALIFIES for coverage. We will help you get covered for free or at a low-cost to you.

Start Here

Do you qualify for Medicaid?

Depending on your income and family size, you may qualify for Medicaid. To apply, call 1-855-637-6574 or apply online at the YES New Mexico portal.

1-855-637-6574
yes.state.nm.us

Are you eligible to enroll in a plan through beWellnm?

If you don't qualify for Medicaid, you **may now qualify** for no or low-cost private insurance through beWellnm. **If you have recently lost your job or seen a reduction in your income, call 1-833-862-3935 to see if you qualify for coverage.**

1-833-862-3935
bewellnm.com

Another option:

The New Mexico Medical Insurance Pool

If you don't qualify for Medicaid or coverage through beWellnm, **everyone in New Mexico** can get coverage through the New Mexico Medical Insurance Pool. To request an application call 1-844-728-7896 or visit www.nmmip.org.

1-844-728-7896
nmmip.org

No matter what, you can get covered.



be well nm

THE PLACE TO SHOP, COMPARE AND BUY HEALTH INSURANCE. *Affordably.*

How to qualify for coverage.






Federal Poverty Level (FPL), is a measure of income used to determine eligibility for Medicaid and the Children's Health Insurance Program (CHIP), as well as premium subsidies and cost-sharing reductions (cost-sharing subsidies) in the exchange, and other federal programs.

Light Blue = Could qualify for a discounted premium.

Blue = Could qualify for a premium tax credit and cost-sharing reduction.

Dark Blue = Could qualify for Medicaid coverage.

What is your monthly household income? (FPL = Federal Poverty Level)										
	New Mexico Insurance Pool Coverage available if you cannot get covered through Medicaid or beWellnm Discounted premiums available for individuals with incomes under 400% FPL									
	beWellnm (Lawfully present immigrants who do not qualify for Medicaid)		beWellnm with Premium Assistance				beWellnm without Premium Assistance			
	Medicaid for Kids (age 0-5)									
	Medicaid for Kids (age 6-18)									
	Medicaid for Adults (age 19-64)									
How many people are in your household?	0-100% FPL	138% FPL	139% FPL	240% FPL	300% FPL	400% FPL	Over 400% FPL			
Individuals	\$1,064	\$1,468	\$1,469	\$2,552	\$3,190	\$4,256	\$4,256+			
Family of 2	\$1,437	\$1,983	\$1,984	\$3,449	\$4,311	\$5,748	\$5,748+			
Family of 3	\$1,810	\$2,498	\$2,499	\$4,344	\$5,430	\$7,240	\$7,240+			
Family of 4	\$2,184	\$3,013	\$3,015	\$5,240	\$6,550	\$8,736	\$8,736+			
Family of 5	\$2,557	\$3,529	\$3,530	\$6,137	\$7,671	\$10,228	\$10,228+			
Family of 6	\$2,930	\$4,044	\$4,045	\$7,032	\$8,790	\$11,720	\$11,720+			

The FPL amounts are valid through March 31, 2021. If you think you qualify or are unsure what you qualify for, give us a call so we can help!



1-855-637-6574
yes.state.nm.us



1-833-862-3935
bewellnm.com



1-844-728-7896
nmmip.org

En estos tiempos difíciles, puede obtener cobertura de salud.

Estamos aquí para ayudar.

Durante la pandemia, TODOS CALIFICAN para la cobertura.
Le ayudaremos obtener una cobertura gratuita o de bajo costo para usted.

Comience aquí ¿Califica para Medicaid?

Dependiendo de sus ingresos y el tamaño de su familia, puede calificar para Medicaid. Para aplicar, llame al 1-855-637-6574 o llene una solicitud en la página web de YES New Mexico.

1-855-637-6574
yes.state.nm.us

¿Es usted elegible para inscribirse en un plan a través de beWellnm?

Si no califica para Medicaid, ahora puede calificar para un seguro privado gratuito o de bajo costo a través de beWellnm. **Si recientemente perdió su trabajo o vio una reducción en sus ingresos, llame al 1-833-862-3935 para ver si califica para cobertura.**

1-833-862-3935
bewellnm.com

Otra opción: The New Mexico Medical Insurance Pool

Si no califica para Medicaid o cobertura a través de beWellnm, **todos en Nuevo México** pueden obtener cobertura a través de The New Mexico Medical Insurance Pool. Para obtener una solicitud, llame al 1-844-728-7896 o visite www.nmmip.org.

1-844-728-7896
nmmip.org

Pase lo que pase, usted puede estar cubierto.



be well nm®

THE PLACE TO SHOP, COMPARE AND BUY HEALTH INSURANCE. *Affordably.*




Cómo calificar para la cobertura.

El Nivel Federal de Pobreza (FPL) es una medida de ingresos utilizada para determinar la elegibilidad para Medicaid y el Programa de Seguro Médico para Niños (CHIP), así como subsidios de primas y reducciones de costos compartidos (subsidios de costos compartidos) en el intercambio, y otros programas federales.

Azul claro = Podría calificar para una prima con descuento.

Azul = Podría calificar para un crédito fiscal premium y una reducción de costos compartidos.

Azul Oscuro = Podría calificar para la cobertura de Medicaid.

¿Cuál es el ingreso mensual de su hogar? (FPL = Nivel de pobreza federal)							
	New Mexico Insurance Pool Cobertura disponible si no puede obtenerla a través de Medicaid o beWellnm Primas con descuento disponibles para personas con ingresos inferiores al 400% del FPL						
	beWellnm (inmigrantes legalmente presentes que no califican para Medicaid)	beWellnm con Asistencia Premium					beWellnm sin Asistencia Premium
	Medicaid para niños (age 0-5)						
	Medicaid para niños (age 6-18)						
	Medicaid para Adultos (age 19-64)						
¿Cuántas personas hay en su hogar?	0-100% FPL	138% FPL	139% FPL	240% FPL	300% FPL	400% FPL	Over 400% FPL
Individuos	\$1,064	\$1,468	\$1,469	\$2,552	\$3,190	\$4,256	\$4,256+
Familia de 2	\$1,437	\$1,983	\$1,984	\$3,449	\$4,311	\$5,748	\$5,748+
Familia de 3	\$1,810	\$2,498	\$2,499	\$4,344	\$5,430	\$7,240	\$7,240+
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Familia de 6	\$2,930	\$4,044	\$4,045	\$7,032	\$8,790	\$11,720	\$11,720+

Los montos de FPL son válidos hasta el 31 de marzo del 2021. Si cree que califica o no está seguro para qué califica, llámenos para que podamos ayudarlo!

MEDICAID

 HUMAN SERVICES
 DEPARTMENT
1-855-637-6574
yes.state.nm.us


1-833-862-3935
bewellnm.com

New Mexico
 Medical Insurance Pool

1-844-728-7896
nmmip.org



Special COVID – 19 Supplement #2: Medicaid Coverage of COVID-19 Testing for All Uninsured

This directive is a reminder to health care providers, including laboratories, hospitals, and other entities that are performing specimen collection or laboratory testing for COVID-19, that charging cost-sharing for diagnostic testing and related testing services **is not allowed for New Mexico patients**. No health insurance plan in New Mexico may charge patient co-pays, deductibles or coinsurance for COVID-19 diagnostic testing services; and no test site or lab may bill any New Mexico patient for any portion of the cost of testing for COVID-19.

Uninsured Individuals

The New Mexico Medical Assistance Division (MAD) is exercising the option to use federal funding for COVID-19 diagnostic testing and testing-related services provided to uninsured individuals as authorized through the Families First Coronavirus Response Act (FFCRA). This coverage includes both the administration of testing and testing-related services **and** the associated medical visit. Uninsured individuals include those not otherwise Medicare or Medicaid-eligible and not covered by group or individual private insurance or another federal health program.

The Human Services Department (HSD) will send Medicaid billing and reimbursement guidance to providers regarding how to submit claims for COVID-19 testing and testing-related services for the uninsured through a separate directive. Guidance will be available by mid-April.

Medicaid-Enrolled Individuals

There are no co-pays or deductibles for Medicaid-enrolled individuals for any service. In accordance with Medicaid policy, Medicaid-enrolled individual may not be charged for any portion of the cost of COVID-19 testing or testing-related services.

Thank you for your service to New Mexicans during this emergency pandemic. Questions regarding this directive may be submitted to MADInfo.HSD@state.nm.us.

Sincerely,

Nicole Comeaux, J.D., M.P.H., Director
Medical Assistance Division