HEALTH CARE
AUTHORITY

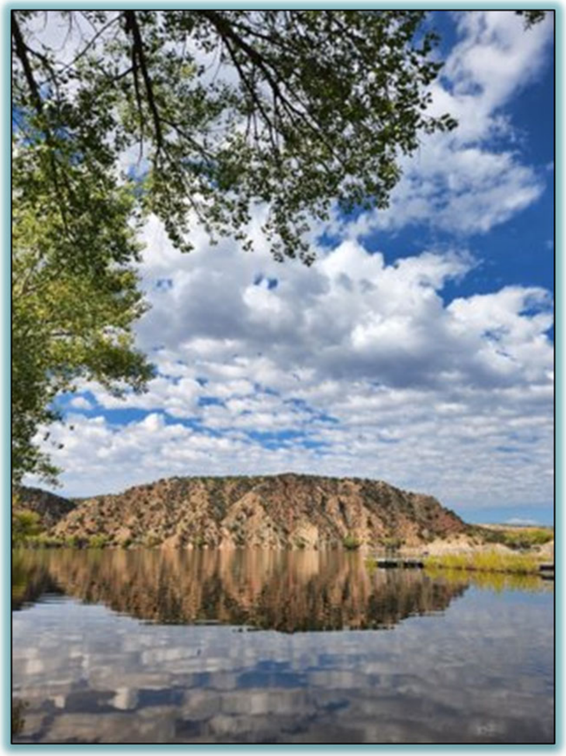
LFC NMHIX PROGRESS REPORT – HEALTH CARE AUTHORITY

INVESTING FOR TOMORROW, DELIVERING TODAY.

BEFORE WE START…

On behalf of all colleagues at the Health Care Authority, we humbly acknowledge we are on the unceded ancestral lands of the original peoples of the Pueblo, Apache, and Diné past, present, and future.

With gratitude we pay our respects to the land, the people and the communities that contribute to what today is known as the State of New Mexico.



A cloudy morning looking over Santa Cruz Lake.
Photo taken by HCA employee Jessica Gomez

HEALTH CARE AUTHORITY

Investing for tomorrow, delivering today.

MISSION

We ensure New Mexicans attain their highest level of health by providing whole-person, cost-effective, accessible, and high-quality health care and safety-net services.

HEALTH CARE AUTHORITY

VISION

Every New Mexican has access to affordable health care coverage through a coordinated and seamless health care system.

GOALS

LEVERAGE purchasing power and partnerships to create innovative policies and models of comprehensive health care coverage that improve the health and well-being of New Mexicans and the workforce.

BUILD the best team in state government by supporting employees' continuous growth and wellness.

ACHIEVE health equity by addressing poverty, discrimination, and lack of resources, building a New Mexico where everyone thrives.

IMPLEMENT innovative technology and data-driven decision-making to provide unparalleled, convenient access to services and information.

DISCLAIMERS:

The intent of the information provided is to be a general summary and does not take the place of written guidelines, laws, or regulations.

LEGISLATIVE FINANCE COMMITTEE NMHIX PROGRESS REPORT

HEALTH CARE AUTHORITY

FEDERAL CHANGES AFFECT MARKETPLACE PROGRAMS

Covers Lawfully Present Non-Citizens who lost Medicaid

Holds premium contributions steady for all

Maintains contribution percentages for over 400% of the FPL

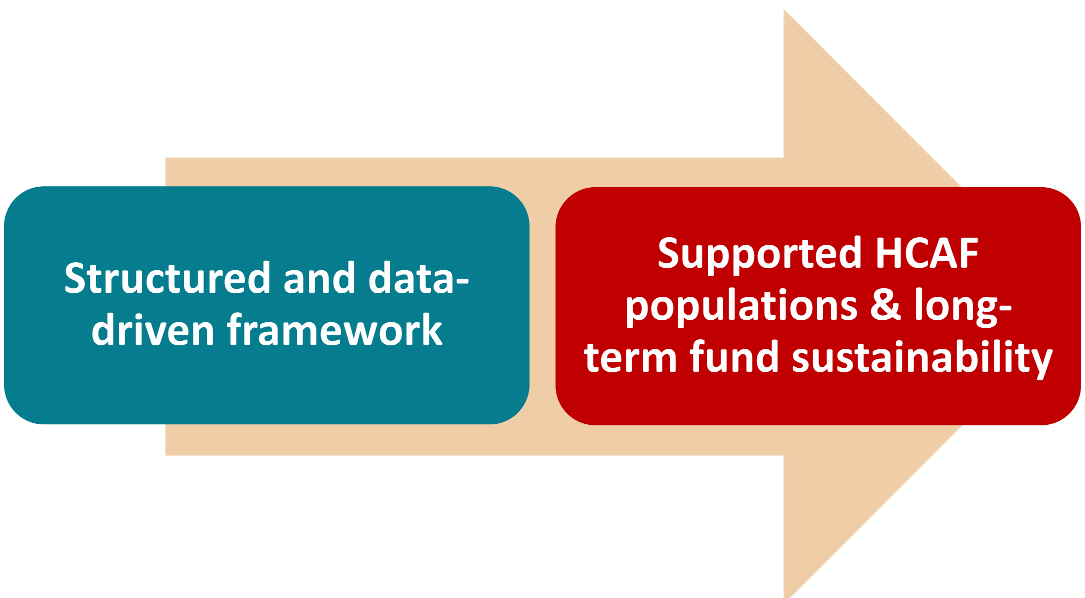
HR1 Limits Federal Subsidies and Restricts Eligibility

To preserve health coverage for hard-working Individuals and Families, New Mexico was the only state to fully replace the loss of federal support.

Source: https://www.kff.org/affordable-care-act/how-has-aca-marketplace-enrollment-changed-across-states-in-2026/

LFC RECOMMENDATION #1

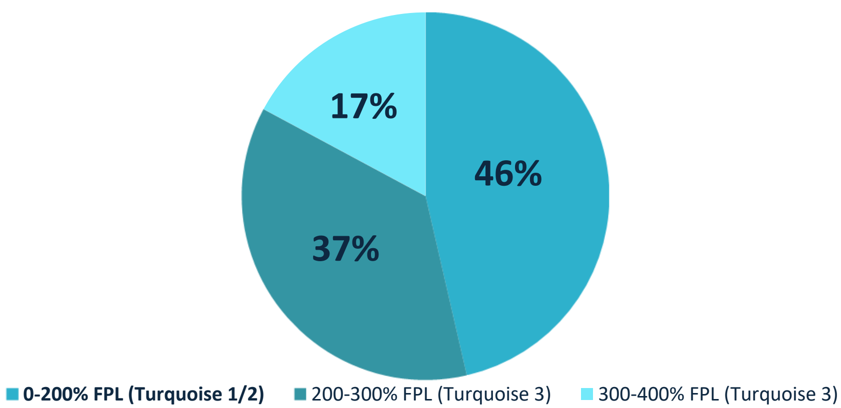
Create and document internal policies and procedures for annual program eligibility determinations, including actuarial analysis of cost projections under different eligibility options.



LFC RECOMMENDATION #2

Revise New Mexico Premium Assistance income eligibility and cost-sharing structures to improve HCAF sustainability and target support to those with the greatest need. Specifically, HCA should consider prioritizing those at or below 200 percent of the FPL while maintaining some cost-sharing for higher-income families on the Exchange.

% Enrolled in Cost Sharing Reduction Program by Federal Poverty Level - July 2026



Source: https://bewellnm.com/transparency/monthly-report/

FUND SUSTAINABILITY OPTIONS

Benchmark Plan Assistance

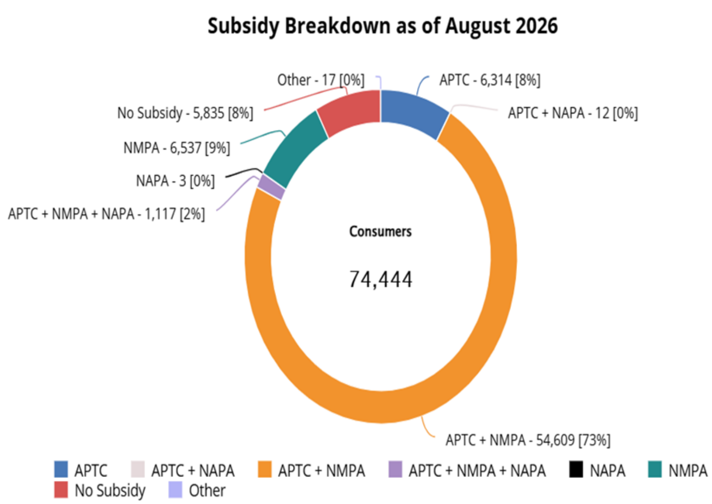
Reduction of the enhanced benchmark plan multiplier from **10% to 5%**

Shift Premium Sliding Scale

Adopt the Inflation Reduction Act premium sliding scale up to 300% of the FPL, with a cap of 600% of the FPL for higher-income ranges

Source: Lewis & Ellis Health Care Affordability Fund Program Cost, Enrollment, and Sustainability Analysis, June 30, 2026

DATA TRANSPARENCY



BeWell New Mexico's Health Insurance Marketplace

New Mexico Health Insurance Marketplace - Subsidy Summary (Medical) 2026

Last Refreshed On: August 7th 2026

Average Net Plan Cost Per Member Per M...	Average APTC Per Member Per Month
$130.63	$671.37
Average NMPA Per Member Per Month	**Average NAPA Per Member Per Month**
$176.07	$121.80

Source: https://bewellnm.com/transparency/monthly-report/

THANK YOU!

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DEANNA.STOCK@HCA.NM.GOV

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