



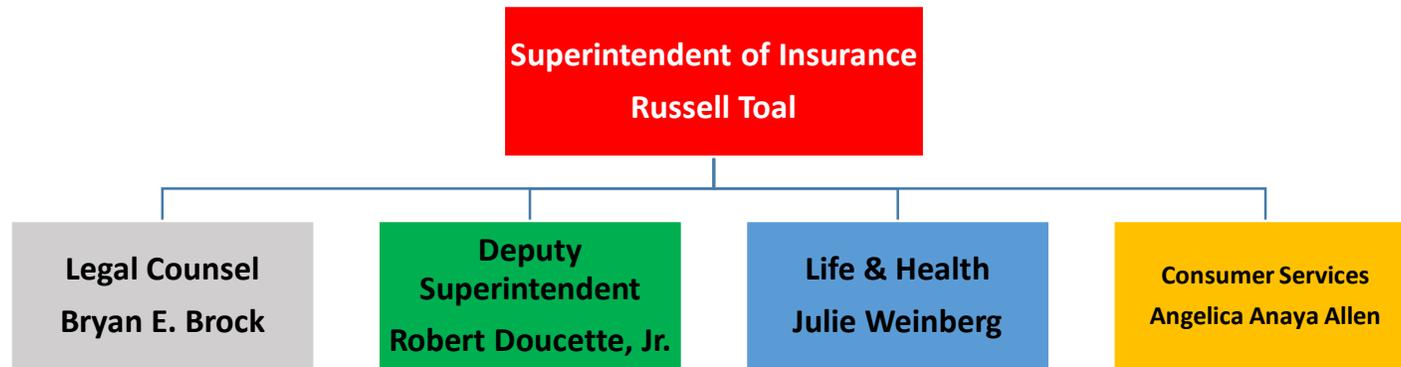
Taking Action on COVID-19

Access to coverage and care during the pandemic.

Superintendent of Insurance Russell Toal

The Office of Superintendent of Insurance

OSI provides oversight of insurance companies, implements insurance laws enacted by the state legislature, resolves grievances, takes enforcement actions when necessary, reviews health insurance rates submitted by insurers, conducts community outreach, promotes access to free preventive health services, and works to build consensus on changes needed to make improvements on behalf of consumers.



What types of health-related insurance does OSI regulate?



- Fully-insured major medical insurance
 - Individual/non-group
 - Small group
 - Large group
- Short-term limited duration plans
- Limited or excepted benefits plans
 - Hospital indemnity
 - Disability insurance
 - Accident or injury policy
 - Other related types of coverage



Superintendent of Insurance Russell Toal
Photo by Luis Sánchez Saturno/The New Mexican

OSI does not regulate self-funded/self-insured employer based health plans.

Responding to Consumer Needs During COVID-19

OSI's Efforts to Help People Retain Health Coverage During COVID-19



Tracking Enrollment

State Data and Projections

- According to the Urban Institute, the number of uninsured New Mexicans has increased from 187,000 in 2019 to 214,000 in 2020.
- Enrollment in fully-insured private major medical coverage has declined from 180,000 in January to 169,000 in July.
 - OSI does not have data available for self-insured employer plans.
- Medicaid enrollment has increased from 830,000 in January to 869,000 in July.

National Data

- According to the Economic Policy Institute, 12 million Americans have become uninsured during the pandemic.

Promoting Health Coverage



- OSI has conducted extensive outreach to spread the word about the availability of health coverage and COVID-19 protections
 - Numerous TV and radio appearances by the Superintendent and OSI staff
 - Op-eds and press releases
 - Ramped up social and digital media presence
 - Digital newsletters with regular updates
 - Presentations to community groups
 - Currently in the process of holding 5 regional community listening sessions with HSD, beWellnm, and NMMIP to inform 2020 Open Enrollment Period outreach efforts
 - Sent coverage flyers to approximately 180,000 producers licensed in New Mexico

The Coverage Continuum

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
www.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
www.nmmip.org

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



Consumer Resources

- Collaborated with HSD, beWellnm, and the Pool on multilingual flyers regarding health coverage:
 - I Need Health Insurance ([English](#))
 - Necesito Cobertura de Salud ([Español](#))
 - Tôi cần bảo hiểm y tế (Tiếng Việt) ([Vietnamese](#))
 - 我需要健康保险 (普通话) ([Mandarin](#))
 - [Health Coverage for Native Americans](#)
 - Also released a [version in Dine'](#)
- [Factsheet on COVID-19 Testing and Treatment Charges](#)
- [Factsheet on Surprise Medical Billing Protections During COVID-19](#)



Other Resources and Distribution

- Launched [COVID-19 Resource Page](#) on the OSI website
- Launched the [NM Health Coverage Connector](#) (eligibility screening tool)
- Updated the OSI website to improve consumer experience
- OSI and HSD worked with the Department of Workforce Solutions (DWS) to display information about coverage options for those applying for and renewing unemployment benefits during several weeks. DWS also sent messages about coverage to beneficiaries.
- OSI sent flyers to DOH for distribution at DOH testing sites.

COVID-19 Health Insurance Call Center



- Established a call center to help New Mexicans with health insurance issues related to COVID-19
 - Testing and treatment charges
 - Questions about signing up for health coverage
 - Reporting suspicious activities
- To date, OSI staff have helped 220 people resolve issues through the call center

**COVID-19 Health
Insurance Call Center**

1 (833) 415-0566

Monday - Saturday
8 AM - 6 PM



NEW MEXICO OFFICE OF SUPERINTENDENT OF INSURANCE

COVID-19 Regulatory Response

OSI's Enforcement of Consumer Protections during COVID-19

Emergency Authority

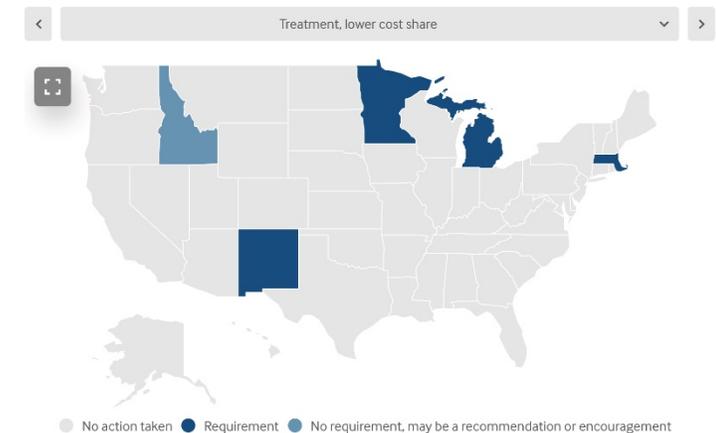


[Executive Order 2020-004](#) Issued by Governor Michelle Lujan Grisham – Order declaring a state of public health emergency and invoking the powers provided by the All Hazard Emergency Management Act and the Emergency Licensing Act stated that:

“The Office of the Superintendent of Insurance shall promulgate emergency regulations maximizing the available insurance coverage for New Mexicans suffering from COVID-19, pneumonia, or influenza, while simultaneously ensuring that medical costs do not create barriers to testing and treatment.”

During COVID-19, OSI has maximized consumer protections to the fullest extent possible under current law.

- No cost sharing for COVID-19 testing or treatment
- Surprise billing protections for COVID & non-COVID services
- Expansion of telehealth coverage & reimbursement parity
- Prohibition on prior authorization requirements for COVID-19 patients
- Guidance on:
 - Premium payment grace periods
 - Advance Rx fills
 - Advance payments to providers



COVID-19 Testing and Treatment Charges



Costs should not be a barrier to COVID-19 testing and treatment.

Docket No. 20-00016-RULE-LH: ORDER ADOPTING AN EMERGENCY AMENDMENT TO 13.10.13 NMAC, SECTION 12

- Prohibits “any cost sharing requirement for the provision of health care services for **COVID-19, pneumonia, influenza**, or any disease or condition which is the cause of, or the subject of, a public health emergency” for major medical plans regulated by OSI.
- A considerable number of COVID-19 cases are presenting with pneumonia and influenza.
- OSI has issued subsequent notices based on federal guidance to make clear what is required on testing and treatment.

Surprise medical bills and use of out-of-network facilities



[Bulletin 2020-009](#)

Insurers are required to cover out-of-network charges at in-network rates in the following circumstances:

1. If a medically necessary service is unavailable in-network.
 - a) This provision may be triggered due to lack of beds or providers to treat individuals presenting with non-COVID-19 conditions at an in-network facility.
 - b) A patient's specific consent to receiving out-of-network care shall not absolve a carrier of its responsibility to cover the service.
2. If an in-network provider mistakenly refers a patient to an out-of-network provider.

Surprise medical bills and use of out-of-network facilities, continued



3. If an individual seeks testing or care for COVID-19 symptoms at an out-of-network provider.
 - a) Testing and associated services, including evaluation and stabilization, must be covered regardless of whether test results are positive or negative.
 - b) All out-of-network COVID-19 symptoms must be treated as emergency care, including admission to a hospital while awaiting diagnosis.
 - c) All COVID-19 testing and treatment as defined in the public health order must be covered free of charge.
4. If an in-network facility doesn't have the ability to deliver services.
5. If a covered person is referred to a state-sanctioned or created COVID-19 emergency treatment center.

Telemedicine and Telehealth Services



[Bulletin 2020-005](#)

Telehealth services can minimize health care workers' exposure to COVID-19

- Insurers must have reimbursement parity for services that can be provided using telehealth or telemedicine.
- OSI advises insurers to follow national guidelines on easing restrictions for the modes of telehealth services that can be provided.
 - Relax software, hardware, billing, and reimbursement restrictions
- By state law, mental/behavioral telehealth services must be covered to the same extent as medical services.



Other orders and guidance

- Health insurers must report to OSI on a weekly basis on a number of metrics related to health care access.
- For services to those with COVID-19, there must be [no prior authorization requirements](#).
- Private insurers are urged to allow consumers to refill prescriptions early and reimburse for several months of medications, to ensure New Mexicans have a stable supply of essential medications.
- Insurers are urged to extend grace periods for failure to pay premiums on time.
- OSI has [issued letters](#) to third-party administrators of self-funded plans to request adherence to OSI's critical COVID orders.
- Request that private insurers [provide advance payments to providers](#) or expedite payments to providers that are struggling financially during the COVID-19 public health emergency.



Other orders and guidance

- [Issued a letter with the AG's Office](#) warning consumers about an uptick in reports of scams and tactics to avoid them.
- [Issued a directive to auto insurers to adjust rates](#) based on lower risk due to fewer drivers on the road during COVID-19, resulting in \$67 million being returned to New Mexicans.
- [Required commercial premium adjustments and adjustments in midterm audits](#) to reflect changes in the business environment due to COVID-19 response measures.

Thank You

QUESTIONS?

Office Phone: 1-855-427-5674

COVID-19 Line: 1-855-415-0566

Website: <http://www.osi.state.nm.us>

