



NEW MEXICO EASY ENROLLMENT PROGRAM

Creating an Option to Enroll in Health Insurance through the
Income Tax System

Easy Enrollment - Introduction

A simple solution to a persistent problem.

Current data estimates 214,000 New Mexicans are currently uninsured, and 113,000 people in our state have access to affordable health coverage but are not signing up.

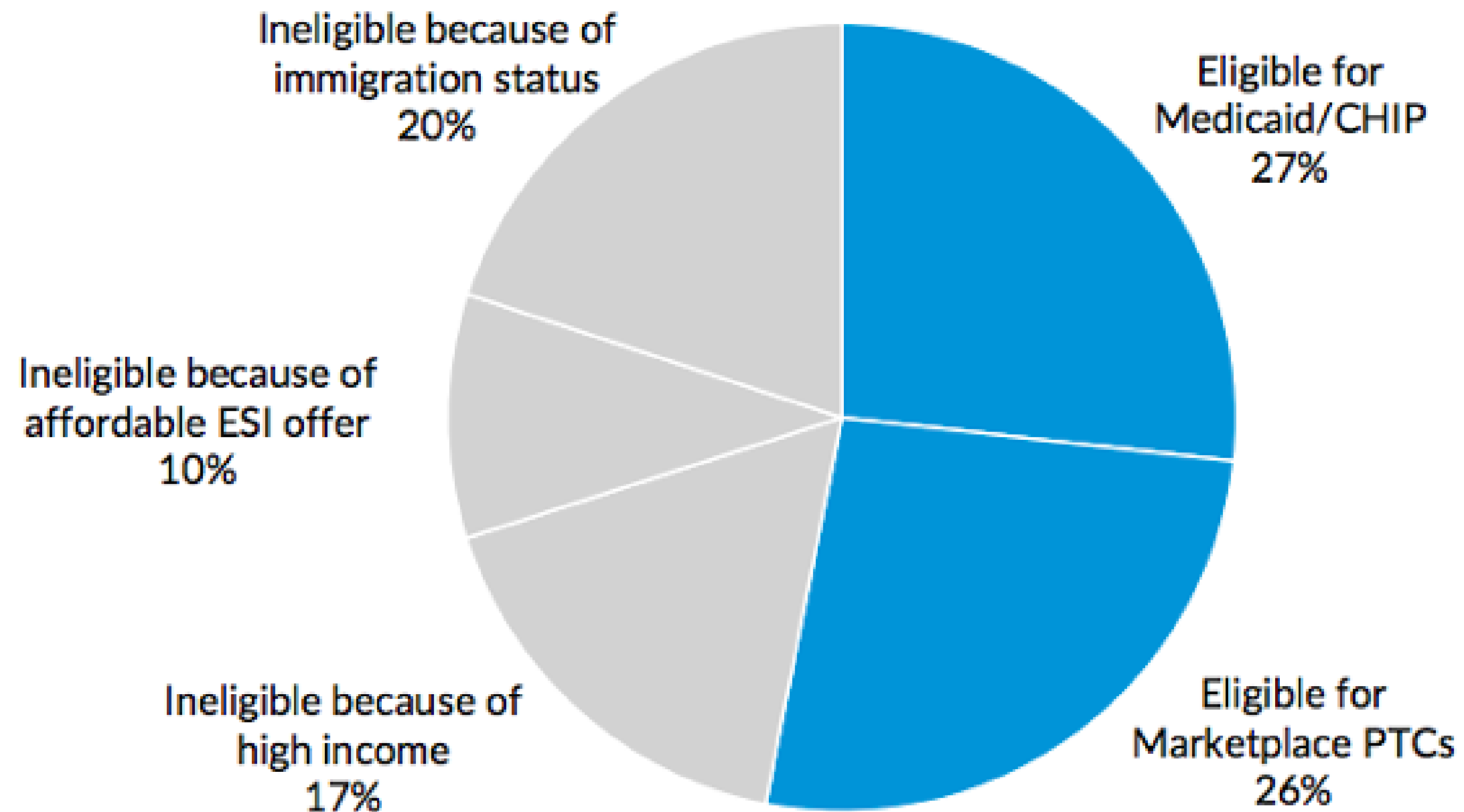
Easy Enrollment can reach this population.

Easy Enrollment - The Concept

Easy Enrollment uses the information provided on the income tax form to connect people with the insurance they qualify for.

With a simple check box releasing relevant information to the Health Insurance Exchange (beWellNM), tax filers will receive an eligibility assessment outlining what they qualify for and information on how to enroll.

Eligibility for Assistance among the 214,000 New Mexicans Projected to Be Uninsured over the Last Three Quarters of 2020



URBAN INSTITUTE

Source: Urban Institute Health Insurance Policy Simulation Model, 2020.

Notes: CHIP is Children's Health Insurance Program. PTCs are premium tax credits. ESI is employer-sponsored insurance.



Agencies Involved

Health Action
NM

Office of the
Superintendent
of Insurance

Human Services
Department

Tax and
Revenue
Department

BeWellNM

Families USA

Why the income tax system?

The income tax system:

- Reaches a large proportion of our target population
- About 60% of Medicaid-eligible adults, 70% of Medicaid-eligible children, 88% of those who qualify for discounts on the Exchange
- Provides most of the data needed to assess eligibility:
 - Income level to verify eligibility threshold
 - Social security numbers to verify citizenship

1. Options for improving coverage and affordability in New Mexico—Stan Dorn,
Director of the National Center for Coverage Innovation at Families USA

3 Easy Steps

Step 1: Check the Box

on the income tax form to indicate who is uninsured and release relevant information to NMHIX

Step 2: Eligibility Assessment

for Exchange coverage and APTCs. If ineligible, they will be referred to HSD or NMMIP. More information may be required.

Step 3: Get Enrolled

into the appropriate coverage through a simplified process. For Marketplace coverage, NMHIX will open a special enrollment period.

Additions to Income Tax Form

NM Tax and Revenue will add several check boxes to the standard income tax form to ascertain:

- Who in the household is uninsured
- Consent to release relevant information for those marked uninsured
- Consent to automatically enroll into no-cost coverage if they qualify (optional)*

Eligibility Assessment

NMHIX receives the data and checks eligibility for coverage and APTCs



If possibly eligible for Medicaid, the case will be referred to HSD



If likely eligible for neither, tax filer will be referred to the New Mexico Medical Insurance Pool.

Sample Language for Tax Form

Please indicate who in your household is currently uninsured, if anyone: _____



Please use the information on this form to determine eligibility for Medicaid or other no-cost/discounted health coverage on the Exchange for anyone marked as “uninsured”



If any of us marked as “uninsured” qualify for no-cost coverage, please automatically enroll the eligible individual(s) into that coverage*

Early Success in Maryland

- About 60,600 tax filers checked the box to request information in the first phase
- About 9,100 applied and 4,000 enrolled
 - 3,000 enrolled in Medicaid and 1,000 in Exchange coverage (about 850 with APTCs)
- Numbers are likely to be higher in coming years after the pandemic and with all phases in place

Joint Chairman's Report: Impact of Maryland Easy Enrollment Health Insurance Program—Maryland Health Benefit Exchange

Projected Impact in New Mexico

- 214,000 uninsured in New Mexico
- 57,000 (27%) eligible for Medicaid or CHIP
- 56,000 (26%) eligible for discounts on the Exchange
- 17% interest among uninsured in Maryland

Assuming same rate of interest in NM, we can expect at least 36,000 to check the box, and likely more.

Projected Impact In New Mexico

Cost-effective

Easy implementation, high return on investment

Rounds out our efforts

Affordability is often our focus, but Easy Enrollment engages those that already qualify for affordable coverage

•• Endorsements in 2020

Southwest
Women's Law
Center

Lutheran
Advocacy
Ministry NM

Senior Citizens'
Law Office

NM Conference
of Churches

New Mexico
Public Health
Association

Center on Law
and Poverty

Conclusion and Questions

Primary Sponsor: Liz Thomson

Seeking endorsements from RSTP and LHHS, and continued bipartisan support in the legislature.

Thank you!

Contact Gabriella Rivera with questions: gabriella@healthactionnm.org, 505-907-8503