

**Brief Descriptions of the Five Models  
as assumed and analyzed by Mathematica Policy Research, Inc.  
for the Governor's Health Coverage for New Mexicans Committee**

Model 1. **Health Security Act, Version 1:** Sets up a cooperative to provide health insurance to almost all New Mexicans. This version assumes provider overhead savings only in urban areas.

Model 2: **Health Security Act, Version 2:** Sets up a cooperative to provide insurance to almost all New Mexicans. This version assumes no provider overhead savings.

Model 3. **Health Choices, Version 1:** A health insurance marketing alliance that provides vouchers to almost all New Mexicans, paid for with taxpayer dollars, and requires that all New Mexicans, including all employers, participate. **Please note that Version 1 is not included in the chart. Version one was even more expensive than Version 2.**

Model 4. **Health Choices, Version 2:** A version of the health insurance marketing alliance that allows employers who provide insurance to opt-out of the alliance. Everyone else must participate. **(This model is somewhat similar to the federal reform law.)**

Model 5. **Health Coverage Plan:** Expansion of the current system, assuming all those eligible for enrollment in Medicaid and other public programs do so. Requires everyone to either purchase private insurance or enroll in a public program. (This model does not include an exchange.)

**It is important to keep in mind that Mathematica assumed that everyone would be insured regardless of the approach. The models did not include the over-65 population and the institutional populations.**