

Legislative Health & Human Services Presentation



NEW MEXICO HEALTH INSURANCE EXCHANGE

A photograph of a family of four—a man, a woman, and two children—smiling and holding a large orange sign. The sign has the text "be well nm" written on it in white, lowercase, sans-serif font, with a registered trademark symbol (®) to the right of "nm".

be well nm[®]

beWellnm Update

Enrollment Options



Enrollment Options

- BeWellnm is the only place to receive the Advanced Premium Tax Credit (subsidy)
- Open Enrollment Season will occur November 1st through December 15, 2020. For an effective date of coverage as of January 1, 2021.*
- Special Enrollment Periods (SEP) qualifying life events that can make you eligible for a SEP.
 - Loss of health coverage (up to 60 days after losing coverage)
 - Losing existing coverage through an employer
 - Losing eligibility for **Medicaid**
 - Turning 26 and losing coverage through parent's plan.
 - Changes in household (up to 60 days after marriage or divorce)
 - Getting married or divorced
 - Changes in residence (up to 60 days after move)
 - Moving to a different county
 - Dramatic changes in income (up to 60 days after eligibility determination)
 - Leaving incarceration (up to 60 days after release)
- * **Native Americans can enroll anytime through out the year.**



bewellnm[®]



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!

Coverage Collaboration

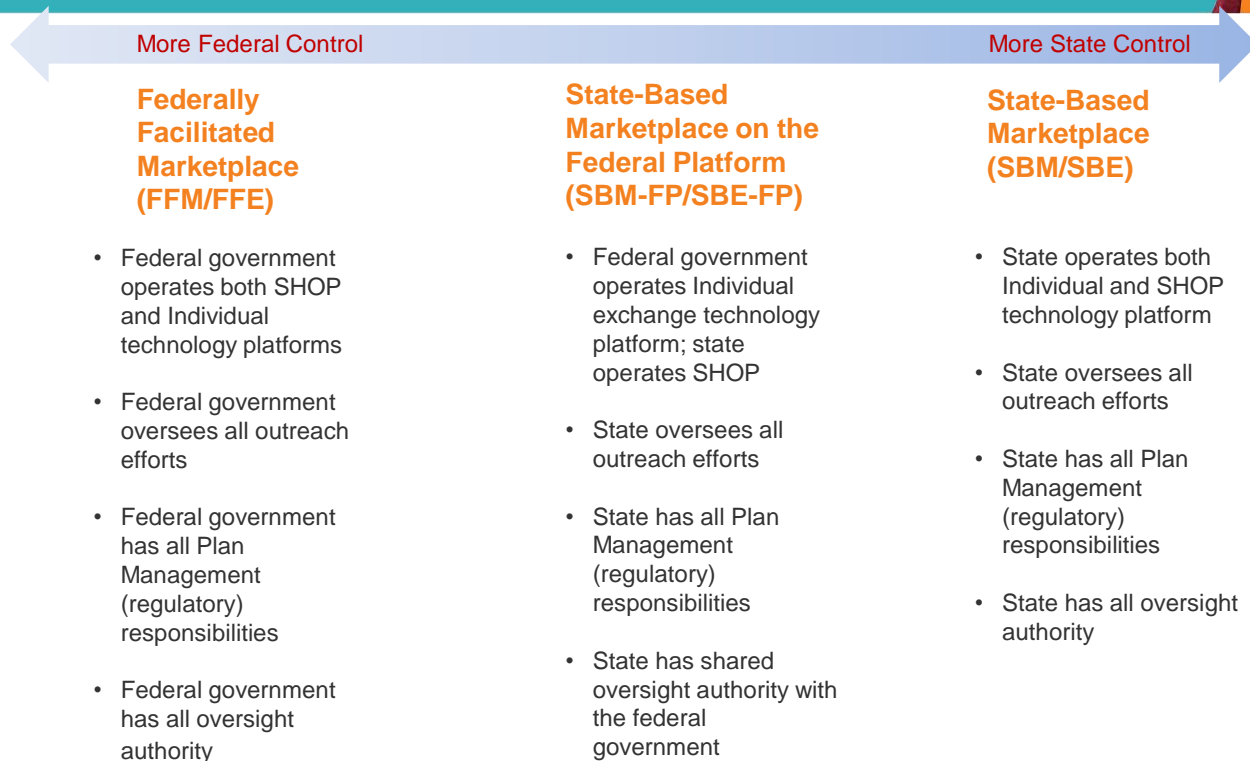
- Expanded partnership with the Office of Superintendent of Insurance, Medical Insurance Pool, and Medicaid to provide a coordinated effort to connect New Mexicans to coverage.
 - Many New Mexicans experience coverage transitions (i.e. Medicaid to Exchange) through the year.
 - Many households have mixed eligibility, with some individuals qualifying for one program and others qualifying for a different one.
- Effort will continue through Open Enrollment and beyond.
- Integration and capacity will also be expanded with launch of technology solution.

Looking Forward

- Expanded partnership with the Office of Superintendent of Insurance, Medical Insurance Pool, and Medicaid to provide a coordinated effort to connect New Mexicans to coverage.
 - Many New Mexicans experience coverage transitions (i.e. Medicaid to Exchange) through the year.
 - Many households have mixed eligibility, with some individuals qualifying for one program and others qualifying for a different one.
- Effort will continue through Open Enrollment and beyond.
- Integration and capacity will also be expanded with launch of technology solution.



What operational models are states allowed to adopt?



Transitioning from a SBE-FP to a State-Based Exchange

- To provide options, programs and services that better serve New Mexicans.
- Will no longer be using Healthcare.gov.
- Plan Year 2022; enrollment occurring in the fall of 2021.
- Providing New Mexican's a Customer Engagement Center that is located with in New Mexico. Which will be Customer Service provided by New Mexicans for New Mexicans.
- Developing an outreach program that community based and driven by data.
- Supporting innovations that will help advance coverage in New Mexico.

**affordable
health
insurance
options.**

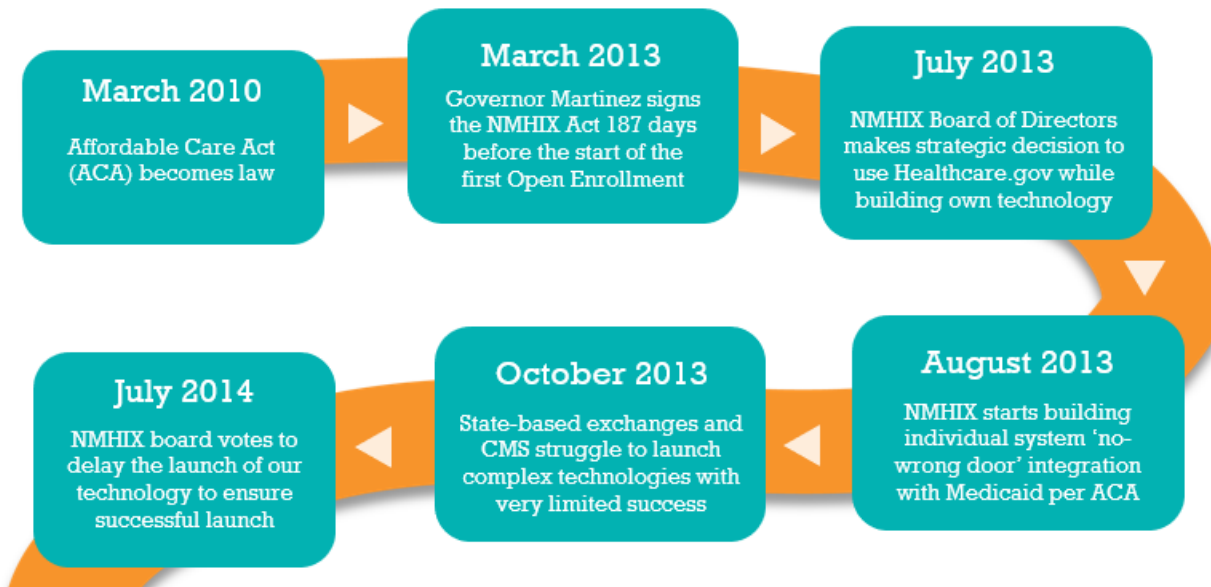


SUPPLEMENTAL INFORMATION

(Not intended to present, but for Committee information>



History of beWellnm



History of beWellnm

Q4 2014

CMS informs NMHIX to re-design exchange technology, but does not award additional grant funding to support build.

March 2015

The Board votes a fiscally responsible decision to cease building the individual technology and look at leasing Healthcare.gov from CMS

2015-2017

CMS reports the development of regulations and standards for the Federal Platform Lease, setting the lease rate at 1.5% for 2017, 2.0% for 2018, and 3.0% for 2019.

2020

Key changes occur in NMHIX approach to organizational design. Changes affect technology, outreach approach, and more. Concurrently, COVID-19 dramatically alters landscape.

May 2019

NMHIX Board votes to build individual exchange technology solution for Plan Year 2022. The build will pay for itself

July 2018

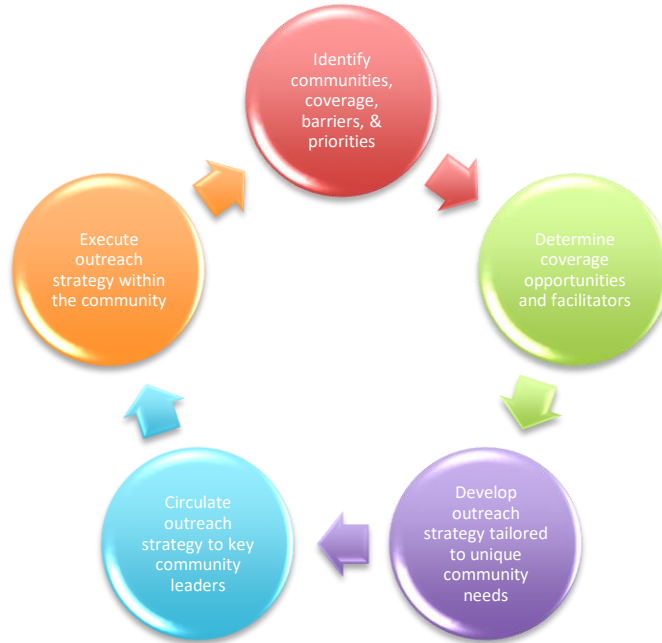
NMHIX Board votes to work with new Small Business Health Options Program Technology Vendor saving over 50% in yearly costs, while also partnering with Rhode Island.

Current Environment



- Key changes have prompted organizational shifts
 - Changes
 - COVID-19
 - Individual Exchange Technology
 - Standardized Plans
 - Coordination with partners
 - State
 - Community
 - Agents/brokers, enrollment assistance, carriers
 - Corresponding Shifts
 - Change in approach to generation of tactics
 - Change in philosophical approach to outreach
 - Other large and small scale shifts

Community-Based Participatory Outreach



Based on Detroit Urban Research Center Community Based Participatory Research model

Community is involved in each step of the process.

Community Listening Sessions



Goals:

LISTEN to communities so we can best CONNECT uninsured New Mexicans to healthcare coverage.

Inform outreach efforts with meaningful contributions directly from impacted communities.

Discussion:

Do you need any additional information about all the insurance options available?

How can we better connect you with those seeking insurance?

What goals do you have during this open enrollment?

Do you see resistance from your community regarding purchasing coverage?

- **Region 1-Central (Bernalillo, Santa Fe, Valencia, Torrance)**
Monday August 31st 12:00 pm---1:30 pm
- **Region 2- Northwest (San Juan, Rio Arriba, Taos, McKinley, Sandoval, Cibola)**
Tuesday September 1st 12:00 pm - 1:30 pm
- **Region 3-Northeast (Colfax, Union, Harding, Mora, San Miguel, Quay, Guadalupe)** Wednesday September 2nd 12:00 pm - 1:30 pm
- **Region 4- Southwest (Doña Ana, Catron, Socorro, Sierra, Grant, Hidalgo, Luna)**
Thursday September 3rd 12:00-1:30pm
- **Region 5- Southeast (Otero, Eddy, Lea, Chaves, Lincoln, Roosevelt, Curry, De Baca)**
Tuesday September 8th 12:30 pm - 2:00 pm

Registration site: <https://www.bewellnm.com/listen-sessions>



be well nm[®]

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

beWellnm.com | 1.833.ToBeWell



NEW MEXICO HEALTH INSURANCE EXCHANGE