

# Update from beWellnm

Legislative Health and Human Services Committee  
Wednesday, September 14, 2022  
Gallup, NM

**affordable  
health  
insurance  
options.**



# Agenda



- Overview
- Federal and State changes providing more options for coverage
- Preparing for Open Enrollment
  - Operations
  - Outreach and Marketing

# Overview

## History

- The Exchange was created by state law in 2013 as nonprofit public corporation to help people get affordable health care coverage, in accordance with the federal Affordable Care Act (ACA)
  - [59A-23F NMSA 1978; New Mexico Health Insurance Act]
- Governed by a 13-member board, appointed by the Legislature and Governor
- Since 2014, beWellnm has operated a marketplace for small businesses to purchase group coverage
- In 2021, beWellnm opened the marketplace for individuals and families, becoming a full State-Based Exchange (SBE), and moved off of Healthcare.gov
  - 18 states and D.C. operate an SBE
  - 3 states operate as an SBE on the Federal Platform (SBE-FP)
  - 30 states defer entirely to the federal Exchange -- Healthcare.gov
- Second Open Enrollment as an SBE:
  - **November 1, 2022 through January 15, 2023**



# Overview – Key Points

- BeWellnm is a “marketplace” where people can shop and compare, apply, enroll and pay for health plans that meet coverage standards established by the Affordable Care Act
  - Coverage standards include key protections of the ACA, including essential health benefits and coverage for pre-existing conditions.
  - BeWellnm works with the Office of Superintendent of Insurance to certify health plans for sale on the Exchange.
- BeWellnm is the only place where New Mexicans can get financial help with premiums and out-of-pocket costs for individual market coverage.
  - Provide eligibility determinations for premium tax credits and plans with lower out-of-pocket-cost (i.e., cost sharing reduction plans)
- Operate in partnership with NM Human Services Department to implement a single streamlined application for health insurance coverage.



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# Overview – Who's Eligible

- BeWellnm typically offers coverage to those who don't have access to job-based health insurance or public insurance, like Medicaid, Medicare, TRICARE, or VA Health Care.
- To be eligible for health coverage through the **beWellnm** Marketplace, you:
  - Must be a New Mexico resident
  - Must be a U.S. citizen or national (or be lawfully present)
  - Can't be currently incarcerated
- Financial help (e.g., tax credits) is generally available to those who have incomes less than 400% of the federal poverty level
  - ~\$54,360 annual income for an individual



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# Who Qualifies for Financial Help?



A family of three, with a parent and two children, working 40 hours per week can make:

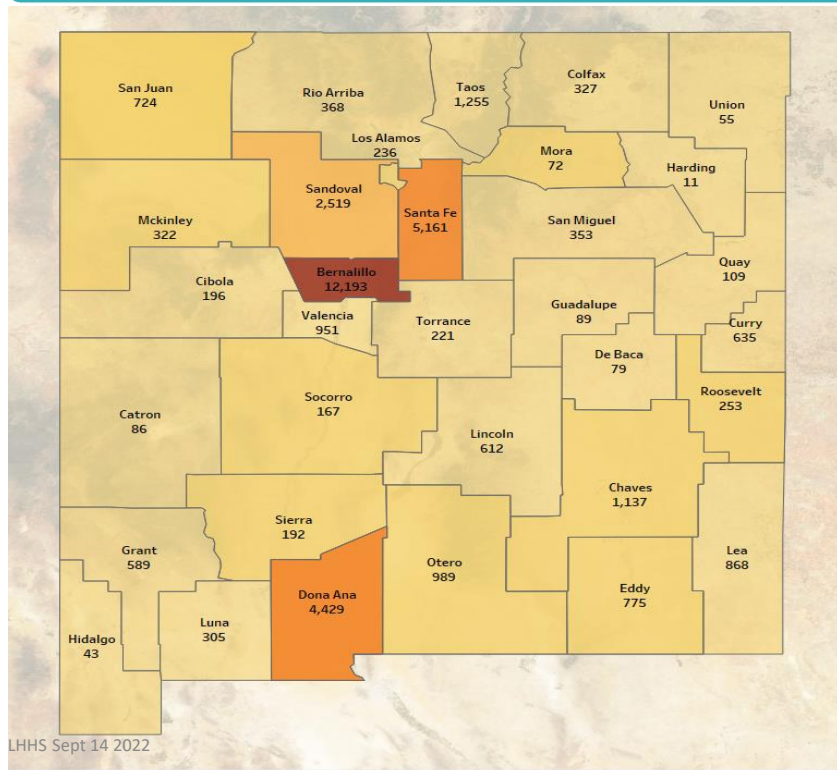
- < \$15.29/hour (138% FPL) and qualify for MEDICAID coverage
- \$15.29 - \$16.61/hour (139 -150% FPL) and qualify for beWellnm with \$0 premiums
- \$16.62 – \$44.29/hour (151- 400% FPL) and qualify for beWellnm coverage with premium assistance

<div><div>MEDICAID</div><div></div><div>HUMAN SERVICES</div><div>DEPARTMENT</div></div>	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	250% FPL	300% FPL	400% FPL	Over 400% FPL <small>New with Covid Relief Bill</small>
Individuals	\$1,133	\$1,563	\$1,564	\$2,832	\$3,398	\$4,530	\$4,530+
Family of: 2	\$1,526	\$2,106	\$2,107	\$3,815	\$4,578	\$6,103	\$6,103+
Family of: 3	\$1,920	\$2,649	\$2,649	\$4,798	\$5,758	\$7,677	\$7,677+
Family of: 4	\$2,313	\$3,191	\$3,192	\$5,782	\$6,938	\$9,250	\$9,250+
Family of: 5	\$2,706	\$3,734	\$3,735	\$6,765	\$8,118	\$10,823	\$10,823+
Family of: 6	\$3,100	\$4,277	\$4,278	\$7,748	\$9,298	\$12,397	\$12,397+
Family of: 7	\$3,493	\$4,820	\$4,821	\$8,732	\$10,478	\$13,970	\$13,970+
Family of: 8	\$3,886	\$5,363	\$5,363	\$9,715	\$11,658	\$15,543	\$15,543+

The FPL amounts are valid through March 31, 2023. If you think you qualify or are unsure what you qualify for, give us a call so we can help!



# beWellnm – Coverage Snapshot\*



Total Enrollment: 36,321

## Enrollments by Metal Level

- Bronze: 5,463
  - Silver: 8,784
  - Gold: 21,663
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- Cost Sharing Reductions at No Cost for Native Americans - 388
  - Cost Sharing Reductions at Low Cost for Native Americans – 225

\*Data for August 2022

# Federal and State Changes

- Enactment of Inflation Reduction Action included continuation of expanded ARPA subsidies for three years, through 2025
  - Certainty enables us to set plan for implementation of the state's Health Care Affordability Fund programs, including new Native American Premium Assistance
- End of federal Public Health Emergency
- Implementation of the Health Care Affordability Fund



# Public Health Emergency

- End of the Public Health Emergency now expected in mid-January
  - Next key day to watch will be ~Nov. 15<sup>th</sup>
  - Planning for operational impacts and outreach
- Technical Changes
  - To avoid gaps in coverage
    - Providing first month premium payment (via HCAF)
    - Allowing a coverage effective date for current month of enrollment
  - Account Transfer improvements
- Sister Agency Partnership
  - Align and augment messaging and visuals with HSD campaign
  - Implement OSI – HCAF program
  - Uniform call to action



# PHE Activity (cont.)

- BeWellnm Strategic Plan
  - Improving notifications
  - Streamlining process related to verification of application data
  - Considering Special Enrollment Period (SEP) extension
  - Aggressive outreach/messaging tactics
  - Harnessing partnerships
- Outreach/Marketing
  - Outreach/appointment setting tools
  - 6 touch campaign
  - Resource Guide - for HSD and Income Support Divisions



# Preparing for Open Enrollment - Operations

- System changes for Open Enrollment
  - Improvements for account access and verification of income data
  - Health Care Affordability Fund
    - New state premium assistance for households with incomes up to 400% of the FPL
    - New Turquoise Plans with reduced out-of-pocket costs
  - Federal compliance updates, including functionality to revise affordability test for family coverage through employers (aka the ‘family glitch’)
  - New functionality for brokers to send invitation link to clients to continue or review applications
- Customer Service Improvements
  - Better staffed and trained call center
  - Better integration with call center system for smoother customer interaction and issue resolution
  - New options for customers to pay for coverage
    - Pay by phone and recurring payments with a credit card



## Preparing for Open Enrollment: Outreach and the Consumer Engagement Cycle



- ***Leverage Partnerships*** - Statewide relationships and partnerships across the chambers of commerce, clinics, and media
- ***Raise Awareness*** - By deploying relevant message accross and multi-channel, multi-language statewide media mix, and targeted social media campaigns.
- ***Educate & Build Understanding***
  - Educate and support all enrollment partners.
  - Assist consumers with knowledge and support they need to enroll.
  - Through a multi-channel, statewide media mix, a targeted social media campaign, via the beWellnm website, we will educated consumers about OE and the all the benefits of engaging with beWellnm.
  - Through an intergrated outreach efforts, we will conduct enrollment events, to educate consumers and assist them in enrolling in coverage.

# Outreach and the Consumer Engagement Cycle (cont.)



- ***Drive Engagment***

- Through statewide marketing and advertising campaign, targeted social media, and strategic PR tactics, that will motivate targeted consumers to seek more informtion and assistance by driving to the website, inviting them to attend an enrollment event, and encouraging them to meet with a beWellnm Certified Agent, broker and or Enrollment Counselor.

- ***Motivate Enrollments***

- Through advertising, social media, PR and direct contact and connection. Promoting Financial, emotional and heath benefits of health insurance. The benefit of enaging with beWellnm to motivate uninsured New Mexicans to enroll.

- ***Measure & Evolve***

- Using real-time performance metrics, consumer and partner feedback and enrollment outcomes, we will measure there results of the paln to make real-time djustments during the campaigns.

An orange square graphic, tilted slightly to the right, positioned behind the 'be well' portion of the logo.

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