



New Mexico Health Connections

Frequently Asked Questions

What makes New Mexico Health Connections different than the private health insurance industry?

The New Mexico Health Connection is a patient-centered, nonprofit plan available for the first time in New Mexico. Once it begins to sell plans a governing board of a majority of enrollees, supplemented by financial and health care experts will NMHC. NMHC incentivizes prevention and health; must comply with all state regulations; must be governed with consumer control; and any profits must go towards reducing premiums and improving benefits.

Will the New Mexico Health Connection be a part of New Mexico's new Health Insurance Exchange?

Yes. The New Mexico Health Connections plans will be sold through New Mexico's Health Insurance Exchange, alongside health insurance industry plans from Presbyterian, Blue Cross, Molina and Lovelace. Benefit structures offered by New Mexico Health Connections must comply with all essential benefits and regulations defined by state and federal law.

Is the New Mexico Health Connections a government-run program?

No. New Mexico Health Connection is an independent, nonprofit organization governed by a board of consumer as well as experts in health care, formed to bring affordable, high quality health care access to all New Mexicans.

How will consumers get on your Board?

As soon as we start selling plans, we will be required to have a procedure to encourage our plan holders to stand for election. The majority of our Board will need to be those enrolled in our plans. We can have a minority of experts who will lend their expertise to the finances, to assessing performance, and to health care innovation.

Will New Mexico Health Connection serve rural areas of New Mexico?

Yes. Choice is severely limited outside of the urban areas. New Mexico Health Connections will provide a high quality and affordable choice for rural New Mexicans in every corner of the state.

Will New Mexico Health Connection work with Medicare and Medicaid?

New Mexico Health Connections' primary focus has to be individual and small employers. These two groups form the highest rates of uninsured in NM. However, we will pursue opportunities to serve communities currently served under Medicare and Medicaid as we move forward.

What does the "start up" period include?

NMHC will need to create the infrastructure to start selling plans through the Exchange in October of 2013. We are in the process of finalizing the recruitment and hiring of our executive team. We have to set up service networks, look at reimbursement and premium development, and comply with state regulations to operate as a plan.

When will you start selling plans?

We have to be ready to start selling our plans when the Health Insurance Exchange begins operations in October 2013.

What role will physicians and providers have in this plan?

We have already had discussions with groups who are interested in innovative reimbursement strategy to delivery services in ways that match their community needs. We believe providers know what will work to keep their patients healthy and we plan to invest in the health of our members. We will be flexible in our approach and responsive to ideas that providers have – including medical homes, telemedicine, and other innovations that will improve health and save costs. If providers can demonstrate that they are saving costs by using current mechanisms, we will consider those as well.

What kinds of innovation do you envision?

- We hope to allow practicing physicians who can demonstrate that they can lower costs through different service mechanisms to practice in a cost-effective manner.
- We will track data to demonstrate that innovation works.
- And we will ensure cultural adjustments are enabled to existing service delivery mechanisms to respond to the diverse communities that make up our state.
- We are committed to improving the health and wellness of New Mexicans through prevention, early detection and early management of chronic conditions.

What enrollment do you anticipate in your CO-OP?

- In the first year, we will target 11 counties and expect our enrollment to be between 15 and 20 thousand. Once we go statewide, we hope to double or triple those numbers. There are 450,000 uninsured in NM, but more than half will be eligible for Medicaid under the ACA.

BRIEF BIOS OF NEW MEXICO HEALTH CONNECTIONS BOARD MEMBERS

SEPTEMBER 2012

New Mexico Health Connections is governed by a diverse board of directors representing businesses, health care providers, insurance, legal, consumer advocacy drawn from urban and rural New Mexico:

- Nandini Kuehn, Ph.D. Dr. Kuehn is Board President. She has experience in health care administration and in health funding and policy. She worked in major hospitals in the Bay Area in California, and has many years of experience with international health systems. She has worked as a successful independent consultant for over fifteen years. She is active in supporting health reform implementation, as well as development of alternative service delivery models and evaluating innovative programs targeted to hard-to-reach populations.
- Roxane Spruce Bly. Ms. Bly is Secretary of the Board. Ms. Bly has been active in New Mexico Native American health issues for nearly 10 years. She was a member of the American Indian Health Advisory Committee for the State of New Mexico Department of Health for over five years and was instrumental in developing legislation to create the Bernalillo County Off-Reservation Native American Health Commission. She is owner of Bly and Associates, a local consulting company that specializes in strategic planning, program development, evaluation and training.
- Charles Alfero. Mr. Alfero is Director for the Center for Health Innovation at Hidalgo Medical Services. Prior to taking this position, he was the Chief Executive Officer of Hidalgo Medical Services, a non-profit organization providing primary medical, dental, mental health, family support and economic development services in southwestern New Mexico. HMS serves over fifty percent of the people of Grant and Hidalgo Counties with comprehensive primary medical, dental and mental services as well as a nationally recognized CDC and ACF family support program. He is a strong proponent of the role of rural health care and the need for innovation to meet the needs of this population.
- Barbara McAneny, M.D. Dr. McAneny is a practicing Hematology-Oncology specialist in Albuquerque. She is President and CEO of the New Mexico Cancer Center and New Mexico Oncology Hematology Associates. Dr. McAneny is active in numerous local and national physician associations including American Medical Association (current Board of Trustees), New Mexico Medical Society (past President), the Greater Albuquerque Medical Association (past President). She served on the American Society of Clinical Oncology Board of Directors, and chaired Albuquerque's Emergency Medical Services Authority for about 10 years. The NM Cancer Center is a pilot for the New Mexico Health Information Exchange. Her experience with a successful health care enterprise and as a practitioner will assist NMHC as it works with providers to develop plans for the Exchange.
- Rick Thaler. Mr. Thaler is a small business owner in Albuquerque, OMG Architectural Millwork in Albuquerque, with 80 employees. He is a strong supporter of having affordable health care for his employees that allows him to also be competitive in his business. His insight will be valuable for NMHC as it designs products for small businesses.
- Remo Gay. Mr. Gay is an attorney at law at Brown and Gay, P.C. in Albuquerque. His practice areas include Insurance Defense Litigation, Medical Malpractice Defense Litigation, Hospital Negligence Litigation, Health Care Litigation, Professional Liability Litigation, Hospital Law, Insurance Regulation, Regulatory Law and Professional Licensing matters. His understanding of regulatory law and his legal experience are essential to NMHC as we evolve into a health insurance plan.
- Diane Denish. (April, 2012) Ms. Denish was Lt. Governor of the State of NM for eight years. She chaired Insure New Mexico's efforts during her tenure to seek public input on health reform. She is a strong advocate of women's and children's issues. She has been a small business owner focused on market research and voter contact. She grew up in a family which owned and operated a large independent insurance agency in NM and at one point she co-owned and operated a \$10 million Independent Insurance agency in Northern NM. She continues to be active on other Boards in the community. Her knowledge of community issues across the state,

her interest in addressing the needs of vulnerable populations coupled with her business skills are an asset to NMHC.

- Ken Carson. (June 2012) Mr. Carson is currently a small businessman, having started Nexus Brewery a year ago. He comes to the Board with over thirty years in the Banking industry, including 14 years as Bank President. He also worked in the Regulation and Licensing Department of the State, at that time he was the youngest Director in this position. He has strong financial and marketing skills as well as a commitment to increasing choices for small business owners who would like to provide health coverage for their employees.
- Chris Krahling. (June 2012): Mr. Krahling retired after more than thirty years in the insurance industry. Most recently, he was President and Chief Executive Officer of New Mexico Mutual group of insurance companies in the workers' compensation market. Prior to that, he was Vice President of Marketing and Sales for Blue Cross. He was Superintendent of Insurance in New Mexico from 1995 to 1998. He has worked for several Governors in the past, and held cabinet level positions. He also been a small business owner, and currently teaches risk management as part of the adjunct faculty at the Anderson School of Business at the University of New Mexico. His experience with consumer boards within the mutual insurance world, and his knowledge of regulation will be a major asset to NMHC.
- Alfredo Vigil. (June 2012): Dr. Vigil is currently staff physician at El Centro Family Health in Taos. He was Cabinet Secretary of Health for the State of New Mexico, and prior to that was the CEO for El Centro. He has also held senior level positions at Presbyterian Medical Services in Santa Fe. Dr. Vigil lives in Taos and is very familiar with the health care needs of the diverse communities of Northern New Mexico. He brings hands on experience about the barriers to accessing care for those without insurance, as well as problems for New Mexicans living in rural New Mexico with limited health care resources. His insight will be critical as NM Health Connections works to make affordable health care available to rural New Mexico.
- John Munoz. (September 2012): Mr. Munoz is Site Director of Sitel Worldwide in Las Cruces, a successful telemarketing company. He is an established businessman with experience in retail, compensation program design, program implementation and multi-site operations. He won Business of the Year Award in Las Cruces, and has a record of successful business record spanning close to 25 years. His business acumen and his understanding of the coverage and benefits issues for his employees will bring an important perspective to NMHC's role in serving small businesses in rural New Mexico.