



- Affordable health insurance IS available for New Mexico’s small businesses and their employees through the SHOP (Small Business Health Options Program) offered by the New Mexico Health Insurance Exchange.
- SHOP simplifies the process of buying health insurance for small businesses by allowing them to choose the amount of coverage they offer and how much of the premiums they pay for their employees.
- There have been no delays or disruptions with SHOP. Since Oct. 1, 2013 more than 823 businesses have opened accounts.
- Once an employer chooses a “metal” benefit level – or reference plan - beginning Nov. 1, 2013 his/her employees can choose from a variety of insurance providers in that metal benefit level, including Blue Cross Blue Shield, Lovelace, New Mexico Health Connections and Presbyterian. The employer will receive only one monthly insurance bill, no matter how many health plans his/her employees choose.
- Businesses and their employees can get free in-person enrollment assistance through more than 300 registered insurance agents or brokers statewide.
- Employers who choose a reference plan by November 30, can take advantage of a “Golden Enrollment Period” without a requirement of how many of their eligible employees have to participate. After this year’s open enrollment periods end, 50 percent of a business’s employees will be required to participate.
- SHOP enrollment will continue on a rolling monthly basis. For instance, if an employer chooses a reference plan in January, employees would enroll in February with coverage beginning March 1.
- Employers starting the SHOP application process will be asked to click an attestation that should they decide to offer coverage, they must offer to all FTEs. This does NOT obligate an employer to offer coverage.
- To get started, employers simply have to visit www.BeWellNM.com and click on “Where do I start? Small Businesses.” Those employers who prefer Spanish language can visit www.SeguroQueSiNM.com and click on “Por dónde comienzo? Pequeñas empresas.”
- There is also a bilingual hotline to call for more information: 1-855-99NMHIX (1-855-996-6449).
- Starting in January 2014, special health care tax credits for small businesses will only be available if the business buys their coverage on the NMHIX.



UPDATE ON NMHIX

NMHIX Launched October 1

The NMHIX has undertaken significant activities leading up to the launch of the Exchange and the BeWellNM campaign on October 1. NMHIX offers information in English on www.BeWellNM.com and in Spanish on www.SeguroQueSiNM.com to allow individuals and small businesses to compare a variety of plans from a number of health insurance companies. NMHIX will also connect anyone with questions to a Health Care Guide or insurance agent or broker who can assist them in comparing plans, selecting coverage and signing up. NMHIX opened a bilingual Call Center, 1-855-99NMHIX, operated by Xerox in Alamogordo to handle calls 24/7.

A total of 824 businesses have created an account in the SHOP (Small Business Health Options Program) as of October 24. The call center has handled 2,964 calls as of October 22. The two informational websites, www.BeWellNM.com (English) and www.SeguroQueSiNM.com (Spanish) are live and had received a total of 63,651 unique visitors (English) and 721 (Spanish) as of October 23.

A total of 339 insurance agents and brokers were certified on the NMHIX as of Oct. 28, and hundreds of Health Care Guides began offering assistance to individuals and businesses. Agents, brokers and Health Care Guides can answer questions and help New Mexicans get enrolled in the health insurance plan that best meets their needs.

NMHIX Basics

Individuals The plans offered will provide tax credits to individuals whose annual household income is between 138 – 400 percent of the Federal Poverty Level to make insurance premiums more affordable. There are also catastrophic plans (coverage in the event of a major emergency/accident) for people younger than 30 years of age. Individuals can use an on-line cost calculator on the website to estimate what their health insurance premium will cost.

SHOP In addition, through SHOP (Small Business Health Options Program), businesses with 50 or fewer employees can enroll in an insurance plan starting Oct. 1, with their employees eligible to sign up for coverage under the plan the business has selected beginning Nov. 1, 2013. Some businesses using SHOP may be eligible for tax benefits.

Premium Subsidies Premium subsidies are available to provide financial assistance depending on the household income. Subsidies will help many New Mexicans who seek insurance through the NMHIX. People can get help paying for insurance on the NMHIX if they earn up to 400 percent of the federal poverty level, or \$94,200 for a family of four. Individuals who earn up to 138 percent of the federal poverty level may apply for Medicaid coverage. See the following chart:

		Eligible for NMHIX Financial Assistance EXAMPLES OF INCOME LEVELS/PREMIUMS*							FULL-PAY ON PREMIUMS
No. in Family	MEDICAID 0-138% Federal Poverty Level**	138%	150%	200%	250%	300%	350%	400%	
1		\$ 15,856	\$ 17,235	\$ 22,980	\$ 28,725	\$ 34,470	\$ 40,215	\$ 45,960	
2		\$ 21,404	\$ 23,265	\$ 31,020	\$ 38,775	\$ 46,530	\$ 54,285	\$ 62,040	
3		\$ 26,951	\$ 29,295	\$ 39,060	\$ 48,825	\$ 58,590	\$ 68,355	\$ 78,120	
4		\$ 32,499	\$ 35,325	\$ 47,100	\$ 58,875	\$ 70,650	\$ 82,425	\$ 94,200	
5		\$ 38,047	\$ 41,355	\$ 55,140	\$ 68,925	\$ 82,710	\$ 96,495	\$ 110,280	
6		\$ 43,594	\$ 47,385	\$ 63,180	\$ 78,975	\$ 94,770	\$ 110,565	\$ 126,360	
		Maximum Monthly Premium Payments							
No. in Family	MEDICAID 0-138% Federal Poverty Level	138%	150%	200%	250%	300%	350%	400%	FULL-PAY ON PREMIUMS
1		\$ 43	\$ 57	\$ 121	\$ 193	\$ 273	\$ 318	\$ 364	
2		\$ 59	\$ 78	\$ 163	\$ 260	\$ 368	\$ 430	\$ 491	
3		\$ 74	\$ 98	\$ 205	\$ 328	\$ 464	\$ 541	\$ 618	
4		\$ 89	\$ 118	\$ 247	\$ 395	\$ 559	\$ 653	\$ 746	
5		\$ 104	\$ 138	\$ 289	\$ 462	\$ 655	\$ 764	\$ 873	
6		\$ 120	\$ 158	\$ 332	\$ 530	\$ 750	\$ 875	\$ 1,000	
Maximum % of Income		3.29%	4.00%	6.30%	8.05%	9.50%	9.50%	9.50%	

* note: These are illustrative examples—actual premiums and out of pocket costs will depend on many factors.

** there are higher income levels for some individuals on Medicaid, e.g. children, pregnant women, etc.

Essential Health Benefits All insurance plans offered through NMHIX are required to provide “essential health benefits,” which include doctor visits, prescription drugs, outpatient services, emergency services, hospitalization, maternity and newborn care, mental health and substance abuse services, behavioral health treatment, rehabilitation, laboratory services, preventive services, chronic disease management and pediatric services including oral and vision care for children.

Choice of Plans Many different types of health plans, referred to as Qualified Health Plans or QHPs, will be offered and costs will vary. Four categories of plans, ranging from Bronze to Silver to Gold to Platinum, will be available. Bronze Plans will have the lowest premiums and will be the most affordable plans up front, but may require higher out-of-pocket costs. The more “precious” metal plans, such as Platinum, will have lower out-of-pocket costs but higher premiums and will be more expensive up front. Individuals can choose from coverage provided by Blue Cross Blue Shield, Lovelace, Molina, New Mexico Health Connections and Presbyterian. Businesses can choose from coverage provided by Blue Cross Blue Shield, Lovelace, New Mexico Health Connections and Presbyterian.

Eligibility Anyone who is a legal resident of New Mexico, including enrolled members of the Navajo and Apache tribes and the state’s 19 pueblos, is eligible for coverage. However, only those who meet income guidelines will be eligible for subsidies. Seniors who are on Medicare will not be affected and can keep their same Medicare coverage. Also, individuals who have affordable insurance coverage through an employer will not be eligible for NMHIX. Affordable insurance coverage is defined as coverage which costs an employee no more than 9.5 percent of their annual income (not including the portion of the premium paid by the employer). The estimated number of individuals in New Mexico who are eligible to enroll for health insurance through NMHIX in 2014 is about 83,000.

Enrollment Partners The NMHIX has contracted with the New Mexico Primary Care Association (NMPCA), Native American Professional Parent Resources (NAPPR) and the University of New Mexico Health Sciences Center to provide enrollment through certified Health Care Guides. These organizations will offer approximately 200 enrollment sites statewide staffed with over 400 trained Health Care Guides. Contracts for enrollment were executed as follows and discussions are underway with the Navajo Nation and Jicarilla Nation:

New Mexico Primary Care Association	\$4.3 million
Native American Professional Parent Resources	\$1.4 million

To find a Health Care Guide, individuals can type in their zip code on the English or Spanish website. Individuals and businesses can also utilize certified insurance agents or brokers to assist them in comparing coverage options. Anyone interested in enrolling in NMHIX should have the following information handy: Social Security number of everyone in the family he/she is seeking to ensure, employment and income information, such as a tax return or W-2 forms; and the policy number of any existing health insurance coverage.

The enrollment partners are making appointments with their existing patient population (“In-Reach”) to help with testing system and troubleshooting issues. Patients will be screened and assisted in creating a NMHIX account. Patients that are likely eligible for Medicaid will have a YES NM application completed. Patients eligible for Family Planning Medicaid can complete the enrollment process under existing HSD contracts.

Marketing, Media, and Public Relations The contract with BVK was executed for approximately \$7.5 million for the time period August 2013-December 2014. BVK has subcontracted with local firms Cooney and Watson for public relations, media, and research support and with and Poston and Associates for assistance with Native American outreach and marketing strategies.

Media The media campaign includes the following:

- **Radio**—A consumer-focused radio spot began airing September 16. These are 60 second spots on English/Spanish radio. Additional radio ads for both SHOP and the individual market will begin airing in about a week.
- **Billboards**--Billboards have been placed in 36 locations throughout the state in 16 markets.
- **TV**—BVK partnered with a local film/production company FilmYard Productions of New Mexico and the footage for the TV ads was filmed throughout New Mexico. These will be 30: 60: 120 spots English/Spanish.
- **Newspapers**—The NMHIX is coordinating with outreach partners on newspaper ads with information on local events.
- **Public Relations**—The NMHIX is working with national and local media and press releases are being issued regularly. Regular press releases are planned throughout the rollout and ongoing implementation.

- **Press Conferences**--Major kick-off press conferences were held on September 17 in Albuquerque and September 20 in Las Cruces.
- **Song**--A “Be Well” song has been created and prominent local musicians performed the song at both kick-off events. The New Mexico Blues Society created a video of the song for use in social media and consumer outreach and placed it on You Tube. <http://www.youtube.com/watch?v=e4TqnTzhJWk&feature=youtu.be> There is also a Spanish version of the song that has been completed and both versions of the song are available on the website.
- **Social Media**—Facebook/YouTube/Twitter social platforms are now active. Social media is targeting the NMHIX demographics through paid support and publishing content on a consistent basis in order to create early momentum and move people to take action to enroll.
- **Research**—BVK and Cooney & Watson have implemented one-on-one research interviews (similar to focus groups) throughout the state to test the advertising materials. Results of research will be on a continuous feedback loop to BVK/NMHIX to modify messaging as appropriate.

Poster/Flyers/Brochures-- The printing company is Captiva based in Albuquerque. The materials include posters, brochures, flyers, FAQs in both English and Spanish for both consumers and SHOP. An inventory of materials is managed at the NMHIX office in Albuquerque. Materials are distributed as necessary for events, to partners, etc. Shipments of materials have also been mailed from the printer directly to outreach and enrollment partners throughout the state.

Outreach Outreach contracts have been executed as follows:

ACI	\$168,500
UNM/NMSU/Higher Education	\$350,000
New Mexico Association of Counties	\$150,000
Albuquerque Hispano Chamber of Commerce	\$125,000

Additional small contracts have been executed for hard-to-reach populations:

- Delta Consulting Group (high medical needs individuals, women)
- Disability Rights New Mexico (disabled individuals)
- East Central Ministries (Spanish speaking immigrants)
- Elevalle South Valley Health Communities Collaborative (Hispano/Latino population)
- Embrace/Soy Mariachis (parents of school-age children, agricultural workers, Spanish speaking)
- Equality NM Foundation (LGBT individuals)
- New Mexico Blues Society (musicians and artists)
- New Mexico Direct Caregivers (caregivers, their clients, families)
- New Mexico Green Chamber of Commerce
- Rio Arriba Health and Human Services Department (rural areas of Rio Arriba County)
- Southwest Women’s Law Center (African American women and families)

Additional outreach and engagement strategies are being explored including the following:

- Partnerships with public schools to disseminate information through teachers, students
- Discussions with utility companies about inserts
- Discussions with organizations such as MVD Express, Walgreens, CVS, Walmart, GAP, Target, groceries, etc. for incentive ideas and dissemination strategies
- New Mexico Restaurant Association. Home Builders Association, Realtors Association, Pharmacists, and other trade associations
- Neighborhood associations

Events Many events are being held throughout the state to educate New Mexicans about their health coverage options. Events are posted on the NMHIX website. ACI in partnership with the New Mexico Association of Counties hosted ten major regional events throughout the state the first week of October.

Be Well Outreach Partners The New Mexico Health Insurance Exchange is working with more than 40 partner organizations throughout the state to get the word out, including:

Association of Commerce and Industry
Albuquerque Hispano Chamber of Commerce
American Indian Chamber of Commerce
Black Chamber of Commerce
Delta Consulting Group
Disability Rights New Mexico
East Central Ministries, Inc.
Eight Northern Indian Pueblos Council
EleValle South Valley Health Collaborative
Embrace, Inc.
Equality New Mexico Foundation
Five Sandoval Indian Pueblos
Jicarilla Apache Nation
Mescalero Tribe
Navajo Nation
National Indian Youth Council
Native American Professional Parent Resources
Native American Independent Living
Native American Voters Alliance
New Mexico Association of Counties
New Mexico Blues Society
New Mexico Direct Caregivers Coalition
New Mexico Green Chamber of Commerce
New Mexico Hospital Association
New Mexico Primary Care Association
Office of Superintendent of Insurance
Pueblo of Acoma
Pueblo of Cochiti

Pueblo of Isleta Health Center
Pueblo of Jemez Health Clinic
Pueblo of Laguna Community Health & Wellness
Pueblo of San Felipe
Pueblo of Santo Domingo
Pueblo of Zia
Pueblo of Zuni
Rio Arriba Health and Human Services Dept.
Southwest Women's Law Center
Soy Mariachi Cultural Center
University of New Mexico & New Mexico State University and all of higher education
University of New Mexico Health Sciences Center
Additional partners include local chambers of commerce, hospitals, clinics and nonprofit organizations.



10 KEY FACTS TO KNOW ABOUT THE NMHIX

The New Mexico Health Insurance Exchange (NMHIX) has launched its “BeWellNM” campaign to let all New Mexicans know about their health care coverage options on the NMHIX. Outlined below are some key facts for everyone to know as they start to explore their options at www.BeWellNM.com

1. What Is the NMHIX? It’s a new way to find health care coverage that makes it easy for individuals and small businesses to compare health plans, including coverage, premiums, and out-of-pocket costs. You can also find out if you qualify for assistance to help pay the cost of coverage.

2. Can Anyone Use the NMHIX? Any New Mexican who is a lawfully present (legal resident) can use the NMHIX, but only certain people can get subsidies, which are tax credits that can help pay for the premiums. You can't be denied coverage or charged higher premiums because of pre-existing health conditions. However, premiums can vary based on four characteristics: age, tobacco use, geographic area and family size—though there are limits. The NMHIX will appeal mostly to New Mexicans who are uninsured now or who are seeking a better deal on the individual insurance market — not to most of the people who get insurance on the job.

3. When Can I Enroll and When Does Coverage Start? Individuals can enroll in plans through the NMHIX in an “open enrollment” period from Oct. 1, 2013 through March 31, 2014 with coverage starting as soon as Jan. 1, 2014. Small businesses can enroll anytime starting October 1. The NMHIX was created by state law in 2013 to help people get affordable health care coverage.

4. How Does This Affect Seniors on Medicare? The NMHIX does not impact seniors on Medicare. Seniors can keep their same Medicare coverage and they do NOT have to do anything about the NMHIX.

5. What Do the Health Plans Cover? The NMHIX requires that plans cover a standard range of “Essential Health Benefits.” These include doctor visits, prescription drugs, outpatient services, emergency services, hospitalization, maternity and newborn care, mental health and substance abuse services, behavioral health treatment, prescription drugs, rehabilitation, laboratory services, preventive services, chronic disease management and pediatric services, including oral and vision care for children.

6. How Many Plans Are There? Many different types of plans will be offered, and costs will vary. The plans are referred to as “Qualified Health Plans” or QHPs. Four categories of plans will be offered -- 1) bronze; 2) silver, 3) gold and 4) platinum. The more “precious” metals (higher numbers) offer lower out-of-pocket costs but are more expensive (e.g. platinum has less out-of-pocket costs and higher premiums than bronze). All QHPs offer the same essential health benefits but the “metal level” determines premiums, co-payments, co-insurance, deductibles, and out-of-pocket costs. For individuals the plan provider choices are Blue Cross Blue Shield, Lovelace, Molina, New Mexico Health Connections, and Presbyterian. For small businesses the choices are Blue Cross Blue Shield, Lovelace, New Mexico Health Connections, and Presbyterian. There is also a catastrophic plan available for people younger than 30.

7. How Do the Subsidies Work? Subsidies will help many New Mexicans who seek insurance through the NMHIX. People can get help paying for insurance on the NMHIX if they earn up to 400 percent of the federal poverty level, or \$94,000 for a family of four. But if you can already get “affordable” insurance through an employer, you are not eligible for this assistance. If you make below 138 percent of the federal poverty level you may be eligible for Medicaid expansion coverage.

Here is an example of how this works:

		Eligible for NMHIX Financial Assistance EXAMPLES OF INCOME LEVELS/PREMIUMS*							FULL PAY ON PREMIUMS
No. in Family	MEDICAID 0-138% Federal Poverty Level**	138%	150%	200%	250%	300%	350%	400%	
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4		\$ 32,499	\$ 35,325	\$ 47,100	\$ 58,875	\$ 70,650	\$ 82,425	\$ 94,200	
5		\$ 38,047	\$ 41,355	\$ 55,140	\$ 68,925	\$ 82,710	\$ 96,495	\$ 110,280	
6		\$ 43,594	\$ 47,385	\$ 63,180	\$ 78,975	\$ 94,770	\$ 110,565	\$ 126,360	
		Maximum Monthly Premium Payments							
No. in Family	MEDICAID 0-138% Federal Poverty Level	138%	150%	200%	250%	300%	350%	400%	FULL PAY ON PREMIUMS
1		\$ 43	\$ 57	\$ 121	\$ 193	\$ 273	\$ 318	\$ 364	
2		\$ 59	\$ 78	\$ 163	\$ 260	\$ 368	\$ 430	\$ 491	
3		\$ 74	\$ 98	\$ 205	\$ 328	\$ 464	\$ 541	\$ 618	
4		\$ 89	\$ 118	\$ 247	\$ 395	\$ 559	\$ 653	\$ 746	
5		\$ 104	\$ 138	\$ 289	\$ 462	\$ 655	\$ 764	\$ 873	
6		\$ 120	\$ 158	\$ 332	\$ 530	\$ 750	\$ 875	\$ 1,000	
Maximum % of Income		3.29%	4.00%	6.30%	8.05%	9.50%	9.50%	9.50%	

* note: These are illustrative examples--actual premiums and out of pocket costs will depend on many factors.

** there are higher income levels for some individuals on Medicaid, e.g. children, pregnant women, etc.

8. What if I Have Insurance Through My Job or I’m on Medicaid?

If you have affordable insurance through an employer, or if you already have coverage through Medicaid, you won't be eligible for or affected by the NMHIX.

9. How Do I Sign Up?

You can sign up in a number of easy ways. You can use a computer and go on the Internet, call, or sign up by mail or in person with a Health Care Guide or an insurance agent/broker. A Health Care Guide is a trained specialist to help you in person with the enrollment process. The NMHIX Call Center is available 24/7 at 1-855-99NMHIX to help you find a Health Care Guide or agent/broker. You can also go to the www.BeWellNM.com website to type in your zipcode and find a Health Care Guide or agent/broker near you. The Spanish website is at www.SeguroQueSiNM.com. The Health Care Guides are located at clinics and hospitals and other nonprofit organization. You can also go to the federal website www.Healthcare.gov or call the federal call center at 1-800-318-2596 for more information.

10. What Information Do I Need to Have to Sign Up?

Before starting the enrollment process, be sure to have the Social Security numbers of everyone in your family that you're looking to insure; employment and income information, such as pay stubs, a tax return or W-2 forms; and policy numbers if you currently have any health insurance. Eligibility for tax credits and subsidies is based on modified adjusted gross income.

The NMHIX hopes all New Mexicans will check out www.BeWellNM.com and explore their new affordable health care coverage options.

Be Well!



Frequently Asked Questions

INDIVIDUALS

Q: How will client eligibility for income and subsidies be verified?

A: Pursuant to the information from the federal government, the exchanges “will always use data from tax filings and Social Security data to verify household income information provided on an application, and in many cases, will also use current wage information that is available electronically”. If verification cannot be accomplished using IRS and SSA data, exchanges are to check wage information from employers provided by Equifax. In a final rule issued this past July, CMS provided exchanges “with temporarily expanded discretion to accept an attestation of projected annual household income without further verification” under certain circumstances and for 2014 only.

Q: Will the NMHIX enroll people in Medicaid? What exactly will be the process?

A: On the federal platform, which New Mexico is utilizing for the 2014 plan year, individuals are screened by income and if an individual appears to be eligible for Medicaid, his or her information will be sent to New Mexico HSD for processing as a Medicaid application. Additionally, many of the Health Care Guides are co-located with PE/MOSAA determiners, so any individual who is eligible for Medicaid under the PE/MOSAA guidelines can enroll directly.

Q: What happens to people on UNM Care?

A: Many individuals on UNM Care will be eligible for Medicaid expansion. Others may be eligible for premium tax credits on the NMHIX. The NMHIX is working with UNM to develop a coordinated system to ensure that those individuals understand their options and how to enroll.

Q: How will individuals who are on SSI/SSDI be impacted?

A: No impact is anticipated from the NMHIX. Anyone currently receiving either Medicaid or Medicare will not be eligible to enroll in the NMHIX.

Q. When SCI ends, are working individuals obligated to assume their employer’s insurance plan?

A: Employees who have access to coverage from their employers will need to use that option. There are exceptions, for employees for whom their employer coverage is not “affordable.” Any employee wishing to explore his or her exemption status should contact a Health Care Guide for additional assistance in reviewing the guidelines.

Q: How does a person appeal a decision of the NMHIX?

A: If an individual believes that he or she should be eligible for a subsidy or for cost sharing and has been told that he or she is not eligible, the NMHIX will have an appeal protocol available.

Q: What is the definition of a family?

A: A head of household and all who are on the tax return with the head of household.



Frequently Asked Questions

Q: Where can a consumer learn about the Affordable Care Act?

A: The federal government has an extensive website at www.healthcare.gov. Additionally, the Kaiser Family Foundation has information at www.kff.org.

Q: As a retiree under the age of 65, will I be subjected to the \$2 million lifetime limit under my current policy? Does ACA differentiate between retirees and active employees?

A: The \$2 million lifetime limit ends for all except grandfathered plans at the end of 2013. Grandfathered plans who did not have limits before 2014 may not impose new limits. In general, all individuals who are not exempt must have coverage. Retiree coverage is not considered employer coverage for the employer coverage rules. However, retirees who have retiree employer coverage do meet the coverage requirements for individuals.

Q: What is the difference between a Health Care Guide, an assister, a navigator and a broker?

A: Health Care Guide is a general term used by NMHIX to refer to both assisters and navigators who will provide assistance to individuals seeking health insurance coverage. The Health Care Guides provide information in a neutral and unbiased manner. Health Care Guides are not allowed to receive any compensation from an insurance carrier. Agents/brokers act on behalf of the consumer and may receive compensation from an insurance carrier.

Q: What does training look like?

A: The federal assister training covers these areas:

- 1. Training Overview*
- 2. Health Insurance Basics*
- 3. Health Insurance Basics Exam*
- 4. Affordable Care Act Basics*
- 5. Affordable Care Act Basics Exam*
- 6. Marketplace Basics*
- 7. Marketplace Basics Exam*
- 8. Eligibility and Enrollment*
- 9. Eligibility and Enrollment Exam*
- 10. Standard Operating Procedures Manual*
- 11. Assistance in the Individual Marketplace*
- 12. Assistance in the Individual Marketplace Exam*
- 13. Assistance in the SHOP Marketplace*
- 14. Assistance in the SHOP Marketplace Exam*
- 15. Cultural Competence and Language Assistance*
- 16. Cultural Competence and Language Assistance Exam*
- 17. Serving Vulnerable and Underserved Populations*
- 18. Serving Vulnerable and Underserved Populations Exam*
- 19. Working with Consumers with Disabilities*
- 20. Working with Consumers with Disabilities Exam*
- 21. Community Outreach (Online)*
- 22. Community Outreach Exam*
- 23. Privacy and Security Standards*
- 24. Privacy and Security Standards Exam*
- 25. Customer Service Standards*
- 26. Customer Service Standards Exam*



Frequently Asked Questions

Q. Up to what income level is a single parent with three children able to make and still receive premium tax credits?

A: A family of four can receive tax credits with an income up to 400% FPL (Federal Poverty Level), \$94,200/year.

Q. I bought health insurance which is too expensive for me as I live on a low fixed income. Can I change from this individual plan to participate in the exchange here in New Mexico?

A: Yes—you may see explore options for affordable coverage on the NMHIX and you may also see if you are eligible for Medicaid expansion. A Health Care Guide can help you determine the options that are available.

Q: I am uninsured and have pre-existing conditions. Will I be able to use NMHIX to purchase an insurance plan? I do not need or seek a subsidy. What documentation will I have to supply?

A: Beginning in 2014, any health insurance plan you buy, on or off the exchange, will not be able to consider pre-existing conditions. Documentation required for the NMHIX will be proof of income, residency, and citizenship (or legal status).

Q: If someone is a citizen and has no income and no children what are they eligible for?

A: It is likely that they would be eligible for Medicaid expansion coverage; for further information contact the Human Services Department at 1-888-997-2583 and www.centennialcare.net Additionally, the online application website goes live in October, 2013 www.yes.state.nm.us.

Q: What if I can't afford the premiums?

A: The New Mexico Health Insurance Exchange offers people with certain incomes subsidies so they can afford health insurance. Cost sharing subsidies are available to help pay for copayments and deductibles and are based on income level.

No. in Family	If your income is below the Lower Limit shown in the chart you probably qualify for Medicaid expansion	NMHIX FINANCIAL ASSISTANCE AVAILABLE			FULL PAY ON PREMIUMS
		LOWER LIMIT	If your income is between these levels you can qualify for financial assistance to pay your premiums on the NMHIX.	HIGHER LIMIT	
1		\$ 15,856		\$ 45,960	
2		\$ 21,404		\$ 62,040	
3		\$ 26,951		\$ 78,120	
4		\$ 32,499		\$ 94,200	
5		\$ 38,047		\$ 110,280	
6		\$ 43,594		\$ 126,360	



Frequently Asked Questions

Q: If you buy health insurance on the NMHIX, do you have to pay the full monthly premium for that insurance and receive the tax credit annually as a tax refund?

A: You have options. When consumers apply for a plan on the health insurance marketplace they'll be asked to provide income information to determine whether they're eligible for a premium tax credit. That subsidy will be available to people with incomes as shown in the chart above. If they qualify, consumers can opt to receive the tax credits in advance, and the exchange will send the money directly to the insurer every month. This subsidy will reduce how much people owe up front. Consumers can also choose to receive their credit when they file their taxes the following year. It's important to estimate your income as accurately as possible and contact the exchange during the year if you find you're making more or less than expected. That's because when completing your 2014 taxes, your estimate will be reconciled with what you actually earned. If you've received more than you were due, you could have to repay those amounts. Likewise, if you earned less than expected, you'll get money back.

Q: How much are the subsidies?

A: The amount of the subsidy you're eligible for will depend on your family size and income. (See the chart on the previous page.) Here are some examples. (these are examples, your actual subsidy will depend on a number of factors):

- *Joe is 25 and single and makes \$7.62 per hour. He picks a plan that costs \$250 per month—but he gets a subsidy to help him afford the NMHIX insurance and only pays \$43 per month for his premium.*
- *Mary is 40 and has one child that is covered already by Medicaid. Mary makes \$11.20 per hour. She picks a plan that costs \$300 per month—but she gets a subsidy to help her afford the NMHIX insurance and only pays \$78 per month for her premium.*

Q: How can I calculate my subsidy eligibility and amount?

A: The BeWellNM website is designed to assist you with this calculation! To use the calculator feature, you will need the following:

The amount of your annual household income

Whether insurance is available through your employer

Number of family members

Number of adults in the family (21 and older)

Number of children (younger than 21 years old)

You'll also need to answer whether you smoke or not

Q: What type of family income calculation is used to determine my subsidy eligibility?

A: Your Modified Adjusted Gross Income (MAGI) will be used to determine your income eligibility for the NMHIX as well as for Medicaid. This number is taken from your federal tax return.



Frequently Asked Questions

Q: My spouse does not work and I receive benefits through my job. Can my spouse apply for coverage and receive a subsidy?

A: If an individual has access to employer-sponsored coverage that is affordable and meets the minimum value standard or is enrolled in employer-sponsored coverage, regardless of whether it is affordable and meets the minimum value standard, he or she or his or her dependents will not be determined eligible for subsidies.

Q: If I have other coverage options, but haven't enrolled yet, can I qualify for subsidies on the NMHIX?

A: Depending on what types of coverage you are eligible for, you may still be able to apply and receive subsidies through the NMHIX. You can still qualify for premium subsidies if you are eligible for, but not enrolled in these types of health insurance: (1) Retiree health coverage offered by a former employer (2) COBRA or (3) Student health plan coverage.

If your job offers you health insurance and the premium cost for one person under that plan is less than 9.5% of your household income then you are not eligible for a premium subsidy.

If you are eligible for Medicaid or Medicare you are not eligible for coverage on the NMHIX.

Q: What if my children live in another state, but I am legally responsible for providing them with health care?

A: Which state your children reside in for most of the year will determine the state where they should apply for health insurance. For example, if your former spouse has custody of the children and lives in a different state than New Mexico, your former spouse will have to apply for health insurance coverage in the state where he or she resides. You can still pay the children's premiums.

Q: How do I determine my family income when I have several types of family members living in my household?

A: Anyone you include as a personal exemption on the federal tax form counts as a member of your household. This includes: yourself, your spouse and dependents. Dependents must (1) be US Citizens or residents of US, Mexico or Canada, (2) live with you for more than half the year, (3) under 19 or age 24 if a full time student and is away from home due to education, illness, business, vacation or military service and (4) doesn't provide more than 50% of their own support. In-laws, or full time members of your household may also qualify as dependents if they: (1) are US citizens or residents of US, Mexico or Canada, (2) receive more than 50% of their support from you, (3) are related to you or live in your home all year and (4) Make less than \$3,900 (in 2013) generally excluding Social Security.

Q: How do I report my income if it is cash based?

A: If your income qualifies you for Medicaid expansion as shown in the chart on the first page, the state already has a set protocol for dealing with cash income. It's basically a written statement from whoever pays you in cash that this is the situation and the amount is specified. If your income is over the Medicaid level, and you are required to file a tax return, your income will be based on your tax return.



Frequently Asked Questions

If you have not been filing a tax return and are required to, you will need to start filing that return. The NMHIX can work with you in the meantime to help you get coverage based on your self-declared income. If you suddenly have an increase in your cash-based income between last year and this year and so haven't had to file a return yet, the exchange may ask you for further documentation. Also, cash-based income individuals must file a tax return at the end of the year as part of the subsidy/cost sharing agreement.

Q: Is it possible to buy insurance outside of the Open Enrollment Period?

A: You can have a special enrollment opportunity (60 days from the date of a life event) to sign up for coverage during the year other than the Open Enrollment Period if you have a qualifying life event. These life events are:

- *Loss of eligibility for other coverage (for example if you quit your job or were laid off or if your hours were reduced, or if you lose student health coverage when you graduate) Note that loss of eligibility for other coverage because you didn't pay premiums does not trigger a special enrollment opportunity*
- *Gaining a dependent (for example, if you get married or give birth to or adopt a child). Note that pregnancy does NOT trigger a special enrollment opportunity.*
- *Divorce or legal separation.*
- *Loss of dependent status (for example, "aging off" a parents' plan when you turn 26).*
- *Moving to another state or within a state if you move outside of your health plan service area.*
- *Exhaustion of COBRA coverage.*
- *Losing eligibility for Medicaid or the Children's Health Insurance Program.*
- *For people enrolled in a NMHIX plan, income increases or decreases enough to change your eligibility for subsidies.*
- *Change in immigration status.*
- *Enrollment or eligibility error made by the exchange or another government agency or somebody, such as a Health Care Guide, acting on your behalf.*

You can also buy health insurance on the open market outside of the NMHIX anytime. However, subsidies are only available for NMHIX customers.

Q: What if I don't have a checking account?

A: NMHIX provides a variety of payment methods. Insurance carriers that offer health insurance through NMHIX accept paper checks, cashier's checks, money orders, and all general-purpose pre-paid debit cards, as well as electronic fund transfers. These methods are available to you for both the initial premium payment (at enrollment) and ongoing payments.

Q: What happens if I'm late making a monthly payment?

A: If you have an advanced premium tax credit and miss a payment, your health plan will provide you with a 90 day grace period to bring your payments to date. This applies when an individual has paid at least one month's premium. If no payment is received after 90 days, coverage can be terminated by the insurer. People not receiving advanced premium tax credits are expected to get a 31-day grace period.



Frequently Asked Questions

Immigration Issues

Q: Are immigrants eligible to shop and purchase health care on the New Mexico Health Insurance Exchange?

A: If you are not a U.S. citizen, a U.S. national, or an immigrant lawfully present in the US (green card holders), you are not eligible to buy a plan on the NMHIX. If you are a lawfully present immigrant and not eligible for Medicaid you can get coverage through the NMHIX; however undocumented immigrants may not use the NMHIX.

Q: Can immigrants get help paying premiums and/or cost sharing for health insurance in the NMHIX?

A: Lawfully present immigrants can get tax credits to help pay premiums and cost-sharing for health insurance through the NMHIX, depending on their income, just like citizens.

Q: What if my family has members of mixed immigration status?

A: Citizens and lawfully present family members can get health insurance through Medicaid, CHIP, and NMHIX even if other family members are not lawfully present. Family members who are not lawfully present, including undocumented immigrants, may complete the application for health insurance on behalf of citizens and lawfully present family members. For example, an undocumented immigrant parent may apply for health insurance for their citizen child. This is because when that parent applies for health insurance, they are only obligated to provide citizenship and immigration status for those family members applying for coverage (their children).

Q: How is individual citizenship and immigration status verified in the NMHIX?

A: Citizenship and immigration status for those applying for health insurance will be checked electronically with several systems. These systems include: the Social Security Administration, the Department of Homeland Security, and SAVE (Systematic Alien Verification for Entitlements).

Q: If I have a complex family immigration issue, who can I contact?

A: The National Immigration Law Center is a good resource. You can visit them at www.nilc.org. You can also talk to one of our Health Care Guides. You can find the closest Health Care Guide location at www.BeWellNM.com

SMALL EMPLOYERS/NONPROFITS

Q: I have heard about the SHOP Exchanges and Marketplace- what are they?

A: SHOP refers to Small Business Health Options Program which is the program that will allow small businesses, including nonprofits, (small up to 50 employees) to access health insurance through NMHIX. The word "Marketplace" is being used now by the federal government and some states. In New Mexico, the NMHIX is using the word "Exchange." The words are interchangeable.



Frequently Asked Questions

Q: What number of employees is an employer required to have to participate in the NMHIX and offer insurance?

A: There is no requirement for employers of any size to offer insurance. The federal mandate on employers with more than 50 employees was delayed until 2015. There is currently no penalty for employers that do not offer coverage. Penalties for employers with more than 50 employees are scheduled to begin in January 2015. However, if a business buys insurance for its employees through the exchange, they may be eligible for a tax credit.

Q: Are the rules for nonprofit employers the same as for-profit employers?

A. Most rules are the same. The tax credit rules are different. For tax years 2010 through 2013, the maximum credit for a non-tax exempt employer is 35 percent of the employer's eligible premium expenses. For tax years 2010 through 2013, for a tax-exempt (nonprofit) employer, the maximum credit is 25 percent of the employer's qualified premium expenses. However, the amount of the credit cannot be more than the total amount of income and Medicare tax (i.e., hospital insurance) the employer is required to withhold from employees' wages for the year and the employer share of Medicare tax on employees' wages for the year.

Q: If a nonprofit employer offers a health insurance policy but does not pay any employer contribution towards it and the employee does not take up that coverage through the employer, can that employee obtain insurance from individual exchange?

A: There are rules about employer coverage "affordability." Please contact a Health Care Guide for assistance in determining if your coverage fits the affordability guidelines.

Q: How does a small employer with 5-15 employees sign up for coverage for their employees?

A: A small employer can enroll in the SHOP program and may want a broker to help them with this process. The NMHIX has a directory of certified NMHIX brokers on the NMHIX website. There is no charge to the small employer for using the services of a broker.

Q: If I am in business as sole proprietor, what do I qualify for in the New Mexico Health Insurance Exchange?

A: You may obtain coverage on the individual exchange. Group size starts at 2 employees for the SHOP.

Q: We are a small workplace. Will our small business/nonprofit be required to provide health insurance?

A: There is no requirement to provide health insurance- but there is a penalty that is only applicable to employers with more than 50 employees. This requirement has been extended to 2015. The ACA does not require employers to provide health insurance to part-time workers.

Q: Can our small business/nonprofit elect to continue to provide coverage through our existing insurance plan?

A: Yes, and because enrollment in the NMHIX SHOP is on a rolling basis beginning October 1, 2013 your small business/nonprofit can elect to access health insurance through the Exchange at a later date.



Frequently Asked Questions

Q: Is a nonprofit eligible for a tax credit?

A: Yes, if a nonprofit has fewer than 25 employees it is eligible.

Q: Can a small employer/nonprofit claim the Small Business Tax Credit for prior years?

A: Yes this credit has been available since 2010. If your small business/nonprofit was eligible but did not apply in the past, you can still file for the tax credit by amending your return for those years.

Q: If an employee has insurance elsewhere, will it be counted as a waiver?

A: If an employee is covered under a spouse or domestic partner policy and the employer allows the employee to opt out of coverage with the employer, the employee will meet the coverage requirements.

Q: What is the new Golden Enrollment plan?

A: When employers enroll their employee groups through the SHOP in November or December, they are not required to meet the minimum participation requirements. Starting in January 2014 that participation requirement is 50 percent of your eligible employees.

NMPCA In Person Assistor Network - As of August 15, 2013

Target Population for Qualified Health Plan Enrollment	October 1, 2013 - July 15, 2014
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Locations by County	Total Pop 18 to 64	Uninsured Age 18 to 64	Unins Above 138% Poverty	Enrollment Sites	Proj 28% Enroll. Of elig.	Proj Enroll per site	Trained/ Certified In-Person Assistors
	1,244,886	345,794	187,674	160	52,549	328	290
San Juan	78,322	28,468	16,388	5	4,589	918	20
Bernalillo	416,407	101,334	57,756	26	16,172	622	85
Chaves	36,854	10,940	5,466	3	1,530	510	10
Valencia	45,415	12,673	7,014	4	1,964	491	8
McKinley	43,086	17,671	8,756	5	2,452	490	10
Santa Fe	90,327	24,169	14,124	9	3,955	439	20
Lea	36,972	11,526	6,259	4	1,753	438	8
Dona Ana	124,515	41,161	18,805	14	5,265	376	25
Sandoval	80,803	17,610	10,856	9	3,040	338	16
Otero	36,815	11,202	5,989	5	1,677	335	10
Curry	28,745	8,091	4,138	4	1,159	290	6
Eddy	31,960	7,207	4,022	4	1,126	282	6
Sierra	6,345	1,814	873	1	244	244	2
Roosevelt	11,399	3,602	1,689	2	473	236	3
Luna	13,156	4,744	2,145	3	601	200	4
Colfax	7,866	1,928	1,041	2	291	146	2
Lincoln	12,037	3,532	2,020	4	566	141	4
Taos	20,504	6,076	3,489	7	977	140	8
San Miguel	17,525	4,088	1,960	4	549	137	5
Torrance	9,506	2,728	1,458	3	408	136	3
Rio Arriba	24,584	6,993	3,922	9	1,098	122	9
Cibola	14,818	4,783	2,559	6	717	119	5
Los Alamos	10,858	615	389	1	117	117	1
Quay	5,219	1,495	747	2	209	105	2
Grant	16,355	3,993	2,150	6	602	100	4
Union	2,180	617	329	1	92	92	1
Socorro	10,573	3,315	1,593	6	446	74	4
Hidalgo	2,787	838	402	2	113	56	1
Mora	2,930	768	396	2	111	55	2
De Baca	1,110	340	185	1	52	52	1
Catron	2,112	703	365	2	102	51	2
Guadalupe	2,388	641	317	3	89	30	2
Harding	411	129	73	1	20	20	1
	1,244,884	345,794	187,675	160	52,549	328	290

Data Source	Census Bureau - SAHIE Data - 2010
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