



NEW MEXICO HEALTH INSURANCE EXCHANGE

**Legislative Health & Human Services  
December 5, 2014**

[www.nmhix.com](http://www.nmhix.com)

# Agenda

- Open Enrollment 2015 Update
- Financial Sustainability Planning
- Individual Marketplace Technology Development

# **OPEN ENROLLMENT 2015**

**NOV. 15- FEB. 15**

# Open-Enrollment Kick-Off



**ABQ FREE PRESS**

**ALBUQUERQUE JOURNAL**



**UNIVISION**

# Consumer Outreach & Education



**CALENDAR OF EVENTS**

Dec 2014						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
30	1	2 Blue Cross Blue Shield Affordable Care Act Sales Seminar	3	4 Blue Cross Blue Shield Affordable Care Act Sales Seminar	5	6 Enrollment Event for Santa Fe County
7	8	9	10 Blue Cross Blue Shield Affordable Care Act Sales Seminar	11 Blue Cross Blue Shield Affordable Care Act Sales Seminar	12	13 Broker Enrollment Event

## Open Enrollment 2015 Outreach Partners

Albuquerque Hispano Chamber of Commerce

The Waite Company

Equality NM

Association of Commerce and Industry

SW Women's Law Center

Greater Albuquerque Chamber of Commerce

New Mexico Association of Counties

# Consumer Decision Support Tools

## checklist

**Enrolling for affordable health insurance in New Mexico is easier with a little help.**

We know insurance plans can be confusing. So, **beWellnm** is here to help. Call us or go online. Agents, brokers and our enrollment counselors can help you shop and compare health plans from a variety of known and trusted insurers. We'll help you find the health insurance plan that best fits you, your family, and your budget. And all our services are absolutely free.

To find out if you're qualified for financial assistance, or to learn about your discount options, call or visit us online at [beWellnm.com](http://beWellnm.com).

**Be healthier, be happier, be insured at beWellnm.com.**

**Ready to apply and enroll? Make sure you have the following information handy:**

- Personal information: Date of birth, Social Security Number
- Proof of marital status: Single, Married, Divorced, Widow or Widower
- Number of family members living in the household
- Household income
- Immigration status
- Tribal status
- Current insurance policy (if you have one)

Open enrollment ends **2/15/15**. Don't Wait!

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

nmhix | NEW MEXICO'S HEALTH INSURANCE EXCHANGE | [beWellnm.com](http://beWellnm.com) | 1.888.996.4449

The project described was supported by Funding Opportunity Number 10-085-12-001 from the U.S. Department of Health and Human Services, Centers for Medicare & Medicaid Services. The contents provided are solely the responsibility of the authors and do not necessarily represent the official views of HHS or any of its agencies.

NMHIX has created consumer decision support tools to help consumers find the plan that's right for them – these are now available at [www.bewellnm.com](http://www.bewellnm.com)

## It's time to choose your health insurance.

**The opportunity to enroll for health insurance is now. We're here to help.**

**Most New Mexicans over the age of 18 are now required to carry health insurance.**

**Don't worry. We're here to make it easier to sign up.**

**beWellnm** is New Mexico's Health Insurance Exchange where you can shop for, compare and buy a health insurance plan that best fits you and your family's needs and budget. You may even qualify for a discount that helps out the cost of monthly premiums—depending on your family size and household income.

We are here to help you compare plans side-by-side and give you expert, personalized advice—absolutely free of charge.

**No matter which plan you choose, you and your family will be covered for:**

- ✓ preventive care
- ✓ prescription drugs
- ✓ emergency care
- ✓ hospitalization
- ✓ visits to doctors
- ✓ many other healthcare services

**Saving money on health insurance is as easy as:**

- 1 Call us** We're making it easy and affordable to get the health insurance you need. Call us for help and more information at [www.beWellnm.com](http://www.beWellnm.com). Call 1.888.996.4449.
- 2 Go to our website!** To compare and shop for the best health insurance plan for you, visit [www.beWellnm.com](http://www.beWellnm.com).
- 3 Shop with us in person.** Get free 1:1 assistance from an insurance agent, broker or enrollment counselor. Please call us or go online to get help.

**Health Insurance from brands you know and trust.**

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

## Big savings. Great coverage.

**Check out these examples of how affordable high quality health insurance can be!**

NAME	PHIL	GUSAN	THE CHAVEZ FAMILY
AGE	35	35	35
CHILDREN	0	1	2
CITY	FRANKFORT, KY	LOS ANGELES, CA	EL PASO, TX
HOUSEHOLD INCOME	\$21,620	\$28,120	\$50,000
PREMIUMS	\$188.40	\$227.11	\$405.83
DISCOUNT	-\$67.00	-\$49.25	-\$84.74
NET PREMIUM	<b>\$121.40</b>	<b>\$177.86</b>	<b>\$321.09</b>

**Try it for yourself at [beWellnm.com](http://beWellnm.com).**



**You may qualify for Financial Assistance.**

Individuals in the only plan category that do not have a household income cap may be eligible for a discount. Depending on your household income and family size, we may be able to help you out the cost of our premiums, or find other savings.



**Your deadline to enroll is 2/15/15.**

You must be insured by 2/15/15 or you will not be able to enroll. If you are currently not insured, you may be able to get a special enrollment period. Please call us or go online to see if you qualify.



**Access to quality healthcare providers statewide.**

You can choose health insurance plans from a variety of well-known and trusted providers, so you can have your family get the care you need, including preventive care, hospitalization, preventive care, maternity care, prescription coverage and more.

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

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Marketing-  
Newspaper Ads  
Radio Ads  
TV Ads  
Digital Ads

Media-  
Earned Media  
Social Media

# Everyone needs health Insurance.



**beWellnm**

Call 855.996.6449 or click [beWellnm.com](http://beWellnm.com)

**beWellnm, New Mexico's Health Insurance Exchange, is open for enrollment.**

Now's the time to enroll for health insurance—and we're the place to shop, compare and buy a plan that fits you, your family, and your budget. And we're here to help. Visit us online or call us with questions. And we're here to help. Visit us online broker or enrollment counselor. We'll take you through the process step-by-step, and our services are completely free. Be healthier, be happier and be insured through **beWellnm**.

**Need help getting started? We're here for you.**

Agents, brokers and our enrollment counselors are available to help you compare health insurance plans side-by-side, and give you advice tailored to you and your family's needs.

**You may qualify for financial assistance.**

Find out if you're eligible for a discount. Depending on your household income and family size, we may be able to help you cut the cost of your premiums, or that of other coverages. **beWellnm** is the only place you can qualify for discounts.

**Your deadline to enroll is 2/15/15.**

You must be insured by 2/15/15 to avoid penalties. Health insurance can't be added to the insurance offered at your job, an unemployment or you must take better options (like your current insurance offers, medical aid and more).

**Access to quality healthcare providers statewide.**

The new choice health insurance plans from a network of well-known and trusted providers, or you'll be getting excellent care including preventive care, maternity care, mental health services and more.

**Even small businesses can get low cost coverage.**

Small businesses may qualify for a tax credit—the first choice health insurance helps keep coverage at the company healthy, happy and more productive.

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# Enrolling in Coverage

## What are my options to enroll?

### Individuals & Families:



#### Apply Online

Fill out the online application at [healthcare.gov](http://healthcare.gov) to determine tax credit eligibility and enroll in a plan



#### Apply by Phone

Call the NMHIX call center at 1-855-99-NMHIX with issues on the online application or to apply and enroll over the phone



#### Apply on Paper

Fill out and mail in a [paper application](#) to determine tax credit eligibility



#### Apply with free assistance

NMHIX certified Agents/Brokers or Enrollment Counselors are available across the state to help you get enrolled

# Consumer Tools & Resources



ABOUT US HOW DO I ENROLL? FIND FREE HELP **RENEWALS** PARTNER INFO English

## Open Enrollment is November 15, 2014 through February 15, 2015. Get started now.

**BROWSE PLANS** INDIVIDUALS & FAMILIES APPLY NOW SMALL BUSINESS



¿QUÉ ES NMHIX? ¿CÓMO ME INSCRIBO? **AYUDA** RENOVAIONES INFO DE APOYO Español

## Inscripción abierta empieza el 15 de noviembre del 2014 y termina el 15 de febrero del 2015. ¡Inscríbese ahora!

**VER PLANES** APLICAR - INDIVIDUOS Y FAMILIAS PEQUEÑAS EMPRESAS

### Blue Cross and Blue Shield of New Mexico · Blue Community Bronze HMO<sup>SM</sup> 006

Compare

Bronze HMO  
Plan ID: 75605NM0390006

ESTIMATED MONTHLY PREMIUM	ESTIMATED DEDUCTIBLE	ESTIMATED OUT-OF-POCKET MAXIMUM
\$48 Number of people covered: 1 Premium before tax credit: \$125	\$6,000 Estimated individual total	\$6,000 Estimated individual total

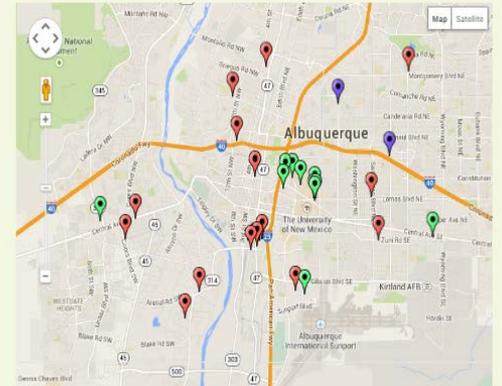
#### COPAYMENTS / COINSURANCE

Primary doctor: **No charge after deductible**  
 Specialist doctor: **No charge after deductible**  
 Emergency room care: **No charge after deductible**  
 Generic drugs: **No charge after deductible**

- Summary of Benefits
- Plan brochure
- Provider directory
- List of covered drugs

Please note: Sites shown by purple balloons are for Tribal Members only.

Enter Zip Code:   
 Or  
 Address:   
 City:   
 Zip Code:





# State-Wide Enrollment Assistance

For 2015 Open Enrollment there will be coverage across the state from Enrollment Counselors and Agents and Brokers

- More than **300 trained Enrollment Counselors from 14 organizations** providing nearly **200,000 hours** of enrollment assistance
- More than **250 agents and brokers** also available

## Open Enrollment 2015 Enrollment Entities

Eligibility Screening Services (Community Health Systems)	Internal Medicine Specialists
Taos Hospital	Nor-Lea Hospital District
Youth Development, Inc	Native American Professional Parent Resources
New Mexico Primary Care Association	Southwest Care
Miner's Colfax	University of New Mexico Health Sciences
Presbyterian Hospitals	Christus St. Vincent
Amigos y Amigas	Centro Savila

# Native American Updates

- Appointment of Native American Liaison, Scott Atole
- Completed and Posted the Native American Enrollment and Outreach RFP
  - Provide final recommendations at December 19th Board of Directors Meeting
  - Effective date January 1, 2015
- Site visits to Jemez, San Felipe and Santa Ana
- Presentation to Jicarilla General Meeting
  - Estimated 500-550 in attendance

# FINANCIAL SUSTAINABILITY UPDATE

# Funding Overview

- Federal grants funded start-up phase in 2013 and 2014 including:
  - Technology design and development
  - Consumer Support Center
  - Consumer Assistance Program (Enrollment Entitles, Outreach Partners)
  - Marketing & Communications
  - Daily Operations
- BeWellNM will need to be fully financially self-sustainable when federal grants end on December 31, 2015.
  - Note that BeWellNM will need to fund the Small Business Health Options program (SHOP) marketplace with our own funds starting on January 1, 2015.

## Proposed Financial Sustainability Plan for Public Comment

- **Proposal:** Adopt a market-wide assessment of specific health insurance issuer premiums (based on each issuer's current market share) to raise the revenue needed to support the Exchange.
- **Issuers Subject to Proposed Assessment (In Accordance with NMSA 1978, § 59A-23F- 4(B)):** Issuers offering major medical plans on and off Exchange and dental issuers offering products on the Exchange.
- **Proposed Premiums to be Assessed (BeWellNM would only assess premiums of issuers offering major medical plans on and off Exchange and dental issuers offering products on Exchange) :**
  - **Option 1:** Major medical, Medicaid and dental premiums.
  - **Option 2:** Major medical, Medicaid, dental, vision, life, Medicare supplement, long-term care, disability income, specified disease, accident-only and hospital indemnity policies

# Rationale for Assessment Approach

- The issuer assessment is a proven standard market practice, similar to what has been used by the New Mexico Medical Insurance Pool (NMMIP) and the New Mexico Health Insurance Alliance (Alliance).
- With the establishment of BeWellNM and the availability of financial assistance, more New Mexicans will get covered through BeWellNM, limiting the need for safety net programs, such as the Alliance and the NMMIP.
- Over time, as more New Mexicans get private insurance through the Exchange, health care costs are anticipated to go down and everyone benefits.

# Financial Sustainability Timeline

## November-December 2014

BeWellNM is facilitating a collaborative and transparent process to include input from as many voices as possible across the state.

### Financial Sustainability Public Timeline

<b>Complete</b>	Public Meeting: Finance Committee Meeting - Finalize Financial Sustainability Plan for recommendation to the Board
<b>Complete</b>	Public Meeting: Operations Committee Meeting - Finalize proposed updated Plan of Operations based on recommendation of the Finance Committee
<b>Complete</b>	Public Board Meeting: Review proposed updated Plan Of Operations for Board comment
<b>Nov. 26- Dec. 19</b>	Official Public Comment Period NMHIX Plan of Operations (Total of 29 days)
<b>Dec. 19</b>	Public Board Meeting: Public comment opportunity as an agenda item, followed by closure of public comment period.

# INDIVIDUAL MARKETPLACE TECHNOLOGY UPDATE

# Technology Development

- **BeWellNM/HSD Vision:** BeWellNM and HSD will work in close partnership to implement a CMS compliant and integrated consumer friendly individual marketplace technology system in the fall of 2015 that has been fully tested and allows for an easy renewal process.
- **Governance Structure:** HSD and BeWellNM are in alignment on the structure needed to ensure we are successful in launching an integrated technology solution which involves:
  - Development of a Project Steering Team (PST) with representation from key stakeholders including BeWellNM, HSD, OSI and Carriers to vet key exchange design and policy decisions
  - Development of a Proposal Evaluation Team (PET) with representation from all parties on the Project Steering Team to evaluate vendor proposals.
- **Today's Updates**
  - Integrated Project Plan & Timeline- Development of **one** project plan to develop integrated system that provides for a seamless consumer experience.

# INTEGRATED PROJECT PLAN UPDATE