

Legislative Health & Human Services

December 5, 2014



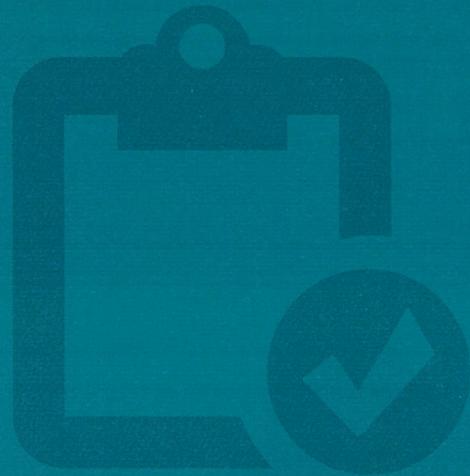
NEW MEXICO'S HEALTH INSURANCE EXCHANGE

beWellnm.com

1.855.996.6449

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

AGENDA



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



Open Enrollment 2015

November 15 – February 15



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Open-Enrollment Kick-Off



ALBUQUERQUE JOURNAL



ABQ FREE PRESS

Consumer Outreach & Education

The screenshot shows the nmhix BeWell website header with navigation links: ABOUT US, HOW DO I ENROLL?, FIND FREE HELP, RENEWALS, PARTNER INFO, and a language dropdown set to English. Below the header is a blue banner for 'CALENDAR OF EVENTS'. The calendar for December 2014 is displayed as follows:

Dec 2014						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
30	1	Blue Cross Blue Shield Affordable Care Act Sales Seminar		Blue Cross Blue Shield Affordable Care Act Sales Seminar		Enrollment Event for Santa Fe County
7	8		Blue Cross Blue Shield Affordable Care Act Sales Seminar	Blue Cross Blue Shield Affordable Care Act Sales Seminar	12	Broker Enrollment Event

Open Enrollment 2015 Outreach Partners



THE WAITE COMPANY
We Get It.



Consumer Decision Support Tools



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.

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

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

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, Widowed or Widower
- Number of family members living in the household
- Household income
- Immigration status
- Tribal status
- Current insurance policy (if you have one)

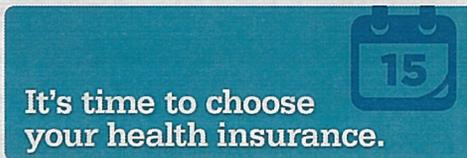
My enrollment counselor's name _____ ID# _____



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The project described was supported by Funding Opportunity Number IC-NMHC-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.

BeWellNM 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/partner-info



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
- ✓ hospitalizations
- ✓ 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 to find out more information or to get enrolled today. Call 1.855.996.6449.
- 2 **Go to our website** Research the health plans, shop to see how we help enrolled members, view sample. Learn more at beWellnm.com.
- 3 **Mark yourself as a partner** Get the 10% discount from our insurance agent, broker or enrollment counselor. Please call us to get online help.

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

Health insurance from brands you know and trust.



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	AGE	PLAN	MONTHLY PREMIUM	DISCOUNT	TOTAL COST
PHIL	35	Individual	\$21.820	-\$17.89	\$21.01
SUSAN	35	Individual	\$26.120	-\$16.35	\$7.86
THE CHAVEZ FAMILY	2 Adults, 2 Children	Family	\$10,000	-\$842.00	\$71.09

Try it for yourself at beWellnm.com.

You may qualify for Financial Assistance.

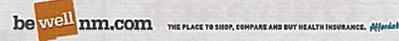
If you're the only person in your household eligible for assistance, depending on your household income and family size, we may be able to help you cut the cost of your premium, or find other savings.

Your deadline to enroll is 2/15/15.

You must be heard by 2/15/15 to enroll. If you currently do not have health insurance, call us to get the assistance offered at your job, are unemployed, are covered by a better option than your current coverage or find other savings.

Access to quality healthcare provider networks.

You can access health insurance plans from a variety of well-known and trusted providers, so you know you're getting excellent care including preventive, hospitalization, preventive care, maternity care, prescription coverage and more.



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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 visit beWellnm.com

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

Now is 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, or to connect with a local agent, 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 standing by 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 get the most of your premium, or find other savings opportunities. In the only place you can enroll for free.

Your deadline to enroll is 2/15/15.
 You must be turned by 2:55 to enroll. If you recently do not have health insurance, you'll need to enroll by 2/15/15. If you're currently do not have health insurance, you'll need to enroll by 2/15/15. If you're currently do not have health insurance, you'll need to enroll by 2/15/15.

Access to quality healthcare providers statewide.
 The new online health network of over 100,000 doctors and other providers, so you can get the care you need. Access to quality healthcare providers statewide.

Even small businesses can get low cost coverage.
 Small businesses may qualify for a low cost plan. Small businesses may qualify for a low cost plan. Small businesses may qualify for a low cost plan.

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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 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

nmhix BeWell New Mexico Health Insurance Exchange

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](#)

nmhix SEGURO QUE SÍ New Mexico Health Insurance Exchange

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

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

[VER PLANES](#) [APLICAR - INDIVIDUOS Y FAMILIAS](#) [PEQUEÑAS EMPRESAS](#)

Blue Cross and Blue Shield of New Mexico · Blue Community Bronze HMOSM 006

Compare

Bronze HMO
Plan ID: 75605NM0390006

ESTIMATED MONTHLY PREMIUM

\$48

Number of people covered: 1
Premium before tax credit: \$125

ESTIMATED DEDUCTIBLE

\$6,000

Estimated individual total

ESTIMATED OUT-OF-POCKET MAXIMUM

\$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 Planning Update



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



Individual Marketplace Technology Update



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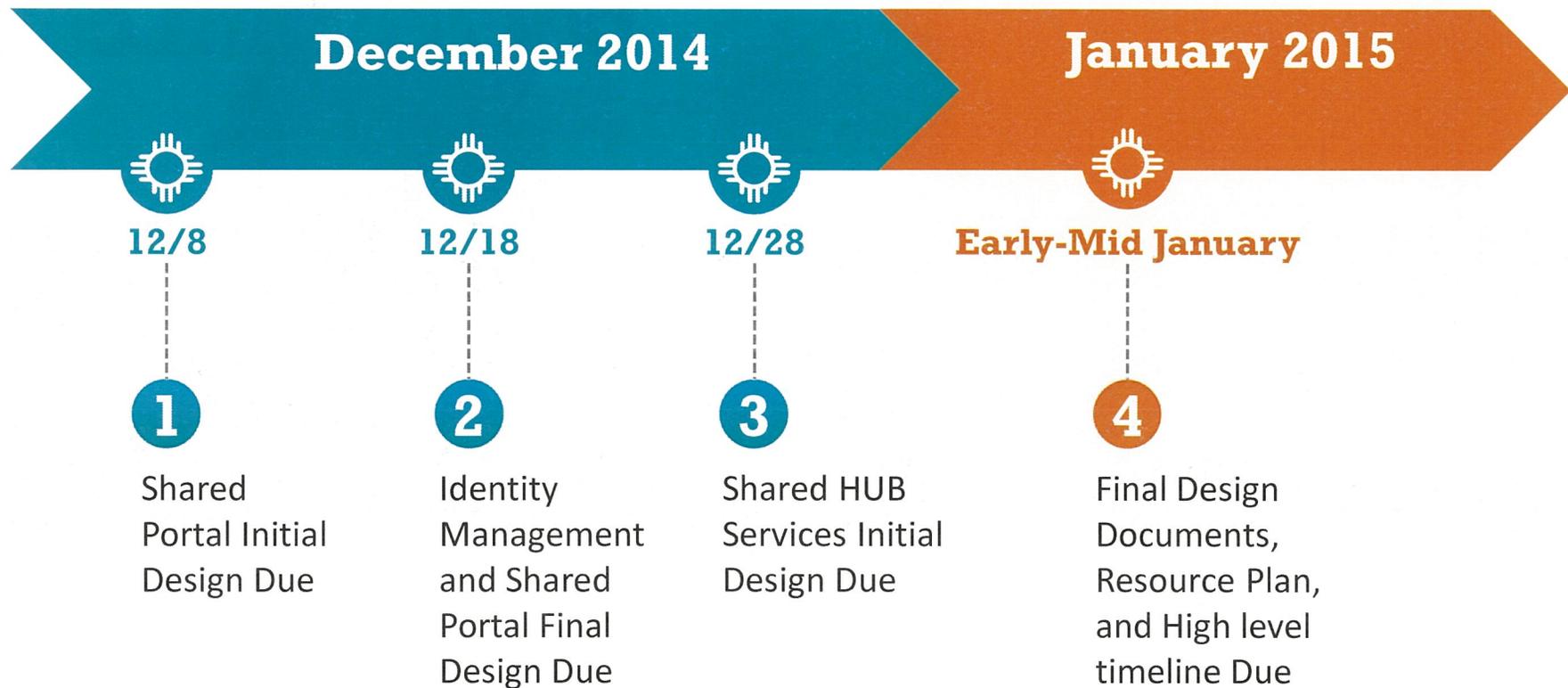
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Technology Development

- **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.

CMS Integrated Design Milestones





be well nm.com

Integrated Project Plan Update



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