

Demographic	PRIVATE HEALTH INSURANCE			PRIVATE/PUBLIC PROGRAM	PUBLICLY-SPONSORED PROGRAMS				
	Small Businesses (1-50 Employees)	Individuals Recently Covered by an Employer Health Plan	Individuals & Families	Individuals Below 200% FPL	Individuals with Pre-Existing, Severe, or Chronic Medical Conditions	Low-Income Individuals & Families	Children in Moderate Income Families	Women	Native American Indians
Program	<p><b>U.S. Uninsured Help Line</b> 800-234-1317</p> <p><b>Group Plans</b> New Mexico State Association of Health Underwriters www.nmsahu.org</p> <p><b>Small Employer Insurance Program (SEIP)</b> 866-773-9939 www.gsd.state.nm.us/rmd/seip.html There is an enrollment waitlist for SEIP.</p> <p><b>New Mexico Health Insurance Alliance</b> "The Alliance" 800-204-4700 888-997-2583 www.nmhia.com</p>	<p><b>COBRA/New Mexico (NM) Continuation Coverage</b></p> <p>Then convert to a plan under:</p> <p><b>HIPAA</b> Health Insurance Portability &amp; Accountability Act 866-487-2365 www.dol.gov</p>	<p><b>U.S. Uninsured Help Line</b> 800-234-1317</p> <p><b>Individual Plans</b> New Mexico State Association of Health Underwriters www.nmsahu.org</p>	<p><b>State Coverage Insurance (SCI)</b> 888-997-2583 www.insurenw.mexico.state.nm.us/SCIHome.htm</p> <p>There is a waiting list for individual applicants, but not for SCI applications submitted as part of employer groups.</p>	<p><b>New Mexico Medical Insurance Pool (NMMIP)</b> 866-622-4711 505-424-7105 www.nmmip.org</p> <p><b>Pre-Existing Condition Insurance Plan (PCIP)</b> Federal program run by NMMIP 877-573-3676 www.nmmip.org www.PCIP.gov</p> <p><b>New Mexico Health Insurance Alliance</b> (The "Alliance") 800-204-4700 888-997-2583 www.nmhia.com</p>	<p><b>Medicaid</b> 888-997-2583 505-827-3100 www.hsd.state.nm.us/mad</p> <p>Or contact local county social services agency</p>	<p><b>Premium Assistance for Kids (PAK)</b> 888-997-2583 www.insurenw.mexico.net (Search: PAK)</p> <p>Enrollment ended for PAK effective September 1, 2010 due to budget.</p> <p><b>New Mexikids</b> 888-997-2583 www.insurenw.mexico.state.nm.us/NewMexiKidsandTeens.htm or newmexikids.org</p>	<p><b>Premium Assistance for Maternity (PAM)</b> 888-997-2583 www.insurenw.mexico.state.nm.us (Search: PAM)</p> <p>Enrollment ended for PAM effective September 1, 2010 due to budget.</p> <p><b>Women-Infant-Children (WIC)</b> 866-867-3124 www.health.state.nm.us (Search: WIC)</p> <p><b>Breast &amp; Cervical Cancer Early Detection Program (BCC)</b> 877-852-2585 www.cancer.nm.org/bcc</p>	<p><b>Indian Health Services</b> 505-248-4500 www.ihs.gov (Search: Albuquerque or Navajo)</p>
Coverage	<p>There is a maximum 6-month look-back and a maximum 6-month exclusionary period for pre-existing conditions on enrollees that do not have prior coverage.</p> <p><b>SEIP:</b> Annual claims limit of \$100,000 per enrollee. Offers comprehensive health insurance.</p> <p><b>The Alliance:</b> Offers comprehensive PPO and HMO plans. Waiting period of 30-180 days for all employees.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p><b>COBRA:</b> Coverage available for 18-36 months depending on qualifying events. Benefits are what you had with your previous employer.</p> <p><b>NM Continuation Coverage:</b> Coverage lasts up to 6 months. Benefits are what you had with your previous employer.</p> <p><b>HIPAA:</b> Benefits are based on program selected. There is no expiration of coverage.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>There is a maximum 6-month look-back and exclusionary period limit on pre-existing health conditions.</p> <p><i>Pre-Existing Health Conditions Covered with Some Limitations</i></p>	<p>Benefits are limited to \$100,000 payable per member per benefit year. Benefits include doctor visits; pre/post natal care; preventive services; inpatient and outpatient hospital care; home health; physical, occupational and speech therapies; medical supplies; emergency and urgent services; prescription drugs; diabetes treatment; and behavioral health and substance abuse.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p><b>NMMIP:</b> Hospital and physician care, Prescription drugs and other services. Limited home health visits and organ transplant coverage are available. No lifetime maximum per member except for certain benefits (e.g., \$5 million lifetime maximum per member for organ transplant), and optional coverage for maternity.</p> <p><b>PCIP:</b> Covers broad range of benefits, including primary and specialty care, hospital care, and prescription drugs.</p> <p><b>The Alliance:</b> Offers HMO and PPO plans.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Benefits include but are not limited to Hospital care (inpatient and outpatient), Nursing home care, Physician services, Laboratory and x-ray services, Immunizations, Early and periodic screening, diagnostic, and treatment (EPSDT) services for children, Family planning, Health centers (FQHC) and rural health clinics (RHC), Nurse midwife and nurse practitioner services.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p><b>PAK:</b> Subsidizes premiums for commercial, comprehensive plans. Covers Preventive, primary and specialty care, Inpatient and outpatient hospitalization, Pharmacy, Lab, X-ray, and Physical, occupational, and speech therapies.</p> <p><b>New Mexikids:</b> Covers check-ups, doctor visits, dental visits, hospital care, prescriptions, glasses, and hearing and vision exams, and other services if medically-necessary.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p><b>PAM:</b> Pre- &amp; post-natal care, delivery, and pregnancy-related health services.</p> <p><b>WIC:</b> Nutrition education and services, breastfeeding promotion and education; monthly food prescription of nutritious foods; maternal, prenatal and pediatric health-care services.</p> <p><b>BCC:</b> Clinical breast exams, Pelvic exams, Mammograms, Pap tests, ultrasounds and biopsies if needed.</p> <p>If diagnosed with a cancerous or precancerous condition through the BCC Program, you may be eligible for full Medicaid services which include the cost of cancer treatment.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>In New Mexico, the tribes served are the 19 Pueblos, the Jicarilla and Mescalero Apaches, and the Alamo, Canoncito and Ramah Chapters of the Navajo Nation. Headquarters of the Area are located in Albuquerque. Most health facilities are near population centers and include 5 hospitals, 11 health centers, and 12 field clinics. The extensive network provides a wide array of inpatient and outpatient services.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>
Eligibility	<p><b>GUARANTEED COVERAGE</b></p> <p><b>SEIP &amp; The Alliance:</b> Company size is 2-50 employees (including owner). Eligible employees must work 20 hours per week.</p> <p><b>SEIP:</b> Self-employed people may qualify also.</p> <p><b>The Alliance:</b> 50% of employees must be New Mexico residents. Also eligible are self-employed people with at least one dependent. 50% of eligible employees must participate in plan. Employer must not participate in other health plans, including paying for their employees' individual policies.</p>	<p><b>GUARANTEED COVERAGE</b></p> <p><b>COBRA:</b> Available for employees who work for businesses with 20 or more employees. You have 60 days from date of termination to sign up for COBRA coverage.</p> <p><b>NM Continuation Coverage:</b> Must have been continuously covered under an Alliance plan (see "Small Business 1-50 Employees" column) for at least 6 months, even if employer ceases to do business or terminates its group coverage under the Alliance. Employee must apply for continuation coverage through the Alliance within 31 days of the loss of his or her eligibility for group coverage.</p> <p><b>HIPAA:</b> Must have had 18 months of continuous coverage and completely exhausted COBRA or state continuation coverage. Must not have lost coverage due to fraud or non-payment of premiums. You have 63 days to enroll in a HIPAA-eligible plan.</p>	<p>Eligibility is subject to medical underwriting.</p> <p>If you are denied coverage for a medical condition, you may be eligible for NMMIP or PCIP. See the "Individuals with Pre-Existing, Severe, or Chronic Medical Conditions" column.</p>	<p><b>GUARANTEED COVERAGE</b></p> <p><b>Employers:</b> Must do business in New Mexico, have 50 or fewer eligible employees, and not currently offer health insurance.</p> <p><b>Individuals:</b> Must be a U.S. citizen or legal permanent resident with at least 5 years residency in the U.S. and an uninsured adult the ages of 19-64, and live in New Mexico. Must not have voluntarily cancelled one's health insurance within last 6 months, and not be eligible for certain government health insurance benefits (i.e. Medicaid, Medicare, CHAMPUS). Income limit of 200% FPL. No asset test for eligibility.</p>	<p><b>GUARANTEED COVERAGE</b></p> <p><b>NMMIP:</b> Must be a permanent resident of New Mexico, and HIPAA-eligible, or if your previous coverage was terminated for reasons other than non-payment or fraud, or if you have a qualifying medical condition, or have reached the maximum allowable coverage limit of your current health insurance, or prove that you were denied coverage due to pre-existing conditions, or offered coverage with restrictive benefits (e.g. elimination rider), or with premiums higher than NMMIP's.</p> <p><b>PCIP:</b> Must be a U.S. citizen or lawfully present in the U.S. Must have been uninsured for at least 6 months prior to applying. Must have had a problem getting insurance due to a pre-existing condition.</p> <p><b>The Alliance:</b> Must be HIPAA-eligible. Must not have any other available health plans, but have had 18 months of creditable coverage. If you have a policy from the Alliance, you can transfer into NMMIP.</p>	<p><b>GUARANTEED COVERAGE</b></p> <p>Must be a New Mexico resident and U.S. citizen or legal qualified alien.</p> <p>Income limits: Uninsured adults ages 19-64: See State Coverage Insurance in "Individuals Below 200% FPL" column. Children ages 0-18: 185% FPL. Parents/caretakers living with children ages 0-18: 67% FPL. Aged, blind, and disabled: 75% FPL and asset limit of \$2,000 for singles; 83% FPL and asset limit of \$3,000 for couples. Pregnant women: 235% FPL. See also "Women" column for other programs.</p>	<p><b>GUARANTEED COVERAGE</b></p> <p><b>Both:</b> Must be a New Mexico resident, under age 19, not covered by health insurance (including Medicaid), and be U.S. citizen or legal qualified alien.</p> <p><b>PAK:</b> Income limit of 360% FPL for children ages 0-5; 235% FPL for children ages 6-18. Income must be too high to qualify for Medicaid and SCHIP/New Mexikids. Must not have dropped health insurance in the past six months. Enrollees must pay their share of the premium on time or enrollment will be terminated and the individual will not be able to reapply for coverage in 12 months.</p> <p><b>New MexiKids:</b> Must have income below 235% FPL, and be ineligible for no-cost Medicaid.</p>	<p><b>GUARANTEED COVERAGE</b></p> <p><b>PAM:</b> Must be a New Mexico resident and U.S. citizen or legal alien. Must be a pregnant woman with income too high to qualify for Medicaid.</p> <p><b>WIC:</b> Must reside in New Mexico, be a pregnant or recently pregnant woman, or child up to age 5, and be determined to have a nutritional risk. Income must be at or below 185% FPL.</p> <p><b>BCC:</b> Must be a New Mexico woman age 30 and over. Must live at or below 250% FPL. Must have no health insurance or have health insurance with deductibles or co-pays that are too high.</p>	<p><b>GUARANTEED COVERAGE</b></p> <p>Must exhaust all private, state, and other federal programs.</p> <p>Must be regarded by the local community as an Indian; is a member of an Indian or Group under Federal supervision; resides on tax-exempt land or owns restricted property; actively participates in tribal affairs; any other reasonable factor indicative of Indian descent; is a non-Indian woman pregnant with an eligible Indian's child for the duration of her pregnancy through post-partum (usually 6 weeks); is a non-Indian member of an eligible Indian's household and the medical officer in charge determines that services are necessary to control a public health hazard or an acute infectious disease which constitutes a public health hazard.</p>
Monthly Cost	<p><b>SEIP:</b> Premiums are determined by age, gender, and geographic location. Employers pay at least 50% of employees' monthly premiums.</p> <p><b>The Alliance:</b> Costs depend on employer contribution and ± 25% of the insurance company's index rate.</p>	<p><b>COBRA:</b> Premiums range from 102%-150% of group health rates.</p> <p><b>NM Continuation Coverage:</b> Premiums are calculated at individual coverage rates. Premiums are about 9% higher than what is charged for similar plans.</p> <p><b>HIPAA:</b> Premiums will depend on plan chosen.</p>	<p>Costs for individual coverage vary according to age, gender, smoking and geographic location. There are no rate caps.</p>	<p>Employer pays \$0 to \$75 and employee pays \$0 to \$35 of the monthly premium. If you make less than 100% FPL the state contributes to the premium payment.</p> <p>Self-employed individuals pay both employer and employee premiums from \$0 to \$110 depending on income.</p>	<p><b>NMMIP:</b> Monthly premiums range from \$67 to \$655 depending on age, gender, and plan chosen</p> <p><b>PCIP:</b> Monthly premiums range from \$116-\$618 based on age.</p> <p><b>The Alliance:</b> Monthly premiums range from \$112 to \$596 depending on age and deductible.</p>	<p><b>\$0</b> or minimal share of cost.</p>	<p><b>PAK: \$70-\$180</b> premium per month. State of New Mexico pays 15% of the premium, and enrollees pay the rest.</p> <p><b>New MexiKids: \$0</b> \$2-\$25 co-payments if income falls between 185% - 235% FPL. Federally recognized Native Americans are not required to pay</p>	<p><b>PAM:</b> One-time premium enrollment fee of \$500 if you enroll in the first 20 weeks (months 1-5) of pregnancy. Else, fee is \$1,000. No deductibles or co-payments.</p> <p><b>WIC: \$0</b> or minimal share of cost.</p> <p><b>BCC: \$0</b> or minimal share of cost.</p>	<p><b>\$0</b> or minimal share of cost.</p>

**Other Programs & Resources**

**Medicare**  
(Age 65 and up)  
800-633-4227  
www.medicare.gov

**Medicare Prescription Drug Program**  
800-633-4227

**Health Coverage Tax Credit**  
866-628-4282  
www.irs.gov  
(Search: HCTC)

**VA Medical Benefits Package**  
877-222-8387  
www.va.gov

**Partnership For Prescription Association**  
888-477-2669  
www.pparx.org

**MEDBANK**  
(Emergency Prescription Drug Program)  
800-432-2080  
www.nmaging.state.nm.us  
(Click: A-Z, M, MEDBANK)

**NOTE:** Government programs look at each family's circumstance to determine eligibility.

Income and assets tests may be required to determine eligibility for publicly-sponsored programs.

**FPL** means Federal Poverty Level. See explanation on reverse side of this matrix.

**Guaranteed Coverage** means you cannot be turned down due to your health conditions.

Programs and plan availability, eligibility requirements, costs, and coverages are subject to change.



## Using this Health Care Options Matrix

Each state has a variety of health care coverage options. This Matrix is designed to help residents determine which option is best for them.

**STEP 1** For applicants potentially eligible for public programs, check the chart below to determine his/her FPL percentage.

**STEP 2** See reverse side of this Matrix brochure to determine options for which the applicant might qualify.

**STEP 3** Make a list of the programs and insurance coverage options that may apply to the applicant and then use the contact information provided to access coverage or services.

### Your Federal Poverty Level (FPL) (Based on monthly family income)

Family Size (Household)	25%	50%	75%	81%	100%	133%	175%	200%	250%	300%
1	\$227	\$454	\$681	\$735	\$908	\$1,207	\$1,588	\$1,815	\$2,269	\$2,723
2	\$306	\$613	\$919	\$993	\$1,226	\$1,630	\$2,145	\$2,452	\$3,065	\$3,678
3	\$386	\$772	\$1,158	\$1,251	\$1,544	\$2,054	\$2,702	\$3,088	\$3,860	\$4,633
4	\$466	\$931	\$1,397	\$1,509	\$1,863	\$2,477	\$3,259	\$3,725	\$4,656	\$5,588
5	\$545	\$1,090	\$1,636	\$1,766	\$2,181	\$2,901	\$3,816	\$4,362	\$5,452	\$6,543
6	\$625	\$1,250	\$1,874	\$2,024	\$2,499	\$3,324	\$4,374	\$4,998	\$6,248	\$7,498
7	\$704	\$1,409	\$2,113	\$2,282	\$2,818	\$3,747	\$4,931	\$5,635	\$7,044	\$8,453
8	\$784	\$1,568	\$2,352	\$2,540	\$3,136	\$4,171	\$5,488	\$6,272	\$7,840	\$9,048

- A pregnant woman counts as two for the purpose of this chart.
- Add \$318/month for each additional family member after eight.
- Contact individual programs for deduction allowances on child/dependent care; working parent's work expenses; alimony/child support *received* or court ordered amount *paid*.

Source: Federal Register Vol. 76, No. 13, January 20, 2011, pp. 3637-3638. Valid through 2011 unless updated. Monthly percentage data calculated by FHCE and rounded to the nearest dollar.

Note: There is no universal administrative definition of income that is valid for all programs that use the poverty guidelines. The office or organization that administers a particular program or activity is responsible for making decisions about the definition of income used by that program (to the extent that the definition is not already contained in legislation or regulation). To find out the specific definition of income used by a particular program or activity, you must consult the office or organization that administers that program.

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## Other Sources of Information

### Financial Aid & Free or Low-Cost Benefits

#### Government Benefits Finder

800-333-4636  
[www.benefits.gov](http://www.benefits.gov)  
(Search tool for grants, loans and other benefits)

#### Catalog of Federal Domestic Assistance

[www.cfda.gov](http://www.cfda.gov)  
(Search tool for grants, loans and other benefits)

### Finding Local Health Care Options

#### Health Resources and Services Administration

888-275-4772  
[www.findahealthcenter.hrsa.gov](http://www.findahealthcenter.hrsa.gov)

#### Department of Health and Human Services

[www.hhs.gov](http://www.hhs.gov)  
(Various health care search tools)

#### Self Help Clearing House

[www.mentalhelp.net/selfhelp](http://www.mentalhelp.net/selfhelp)

(Search tool for people sharing information on hundreds of diseases, health conditions and other health care related situations)

#### New Mexico Human Services Department

505-827-3100  
888-997-2583  
[www.state.nm.us/hsd/mad](http://www.state.nm.us/hsd/mad)

(State program information)

#### New Mexico Health Policy Commission

505-476-1732  
[www.hpc.state.nm.us](http://www.hpc.state.nm.us)

#### Public Health Offices In New Mexico

[www.health.state.nm.us/ph-local.html](http://www.health.state.nm.us/ph-local.html)

### Laws, Regulations & Consumer Protection:

#### New Mexico Public Regulations Commission

888-427-5772  
505-827-3928  
[www.nmprc.state.nm.us/id.htm](http://www.nmprc.state.nm.us/id.htm)

(General information on all types of insurance)

#### Employee Benefits Security Administration

[www.dol.gov/ebsa](http://www.dol.gov/ebsa)

(Official information and rules from the U.S. Department of Labor)

### Help with This Matrix or Finding a Broker or Agent

#### New Mexico State Association of Health Underwriters

[www.nmsahu.org](http://www.nmsahu.org)

(State organization of insurance brokers)

## NEW MEXICO

# Health Care Options Matrix™



This Matrix offers information about free and low-cost health care coverage for individuals, families, and small businesses.



Helping people navigate their health care options



The Foundation for Health Coverage Education® has created the Matrix public education program to ensure that every American has complete information about access and affordability to quality health care coverage. Every effort has been made to include the most up-to-date information available at the time of printing. Program and plan availability, eligibility requirements, costs, and coverages are subject to change. You are encouraged to call or visit the websites listed for each program to ensure that you have the most accurate information available.