

Demographic	PRIVATE HEALTH INSURANCE			PRIVATE/PUBLIC PROGRAM	PUBLICLY SPONSORED PROGRAMS					
	Small businesses (2-50 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	Pregnant Women	Women	Native American Indians
Program	<p>U.S. Uninsured Help Line 800-234-1317</p> <p>Group Health New Mexico State Association of Health Underwriters www.nmsahu.org</p>	<p>COBRA & New Mexico State Continuation</p> <p>Or</p> <p>Conversion Coverage</p> <p>Or</p> <p>HIPAA Health Insurance Portability and Accountability Act 866-4-USA-DOL www.dol.gov</p>	<p>U.S. Uninsured Help Line 800-234-1317</p> <p>Individual Plans New Mexico State Association of Health Underwriters www.nmsahu.org</p>	<p>State Coverage Insurance (SCI) 888-997-2583 http://insurenwmxico.net</p> <p>(Waitlist is currently open. The program and enrollment will be closed until further notice from the New Mexico legislature.)</p> <p>INSURE New Mexico! Solutions 888-997-2583 www.insurenwmxico.state.nm.us/</p>	<p>NMMIP New Mexico Medical Insurance Pool 888-997-2583 505-424-7105 800-432-0750 (Option #4) www.nmmip.com</p> <p>New Mexico Health Insurance Alliance (The "Alliance") 800-204-4700 888-997-2583 www.nmhia.com</p>	<p>Medicaid 888-997-2583 505-827-3100 www.state.nm.us/hsd/mad</p> <p>Or contact local county social services agency</p>	<p>New Mexikids 888-997-2583 www.insurenwmxico.state.nm.us/default.aspx or www.newmexicokids.org</p> <p>Premium Assistance for Kids (PAK) 888-997-2583 http://www.insurenwmxico.net/PAKhome.htm</p>	<p>Premium Assistance for Maternity (PAM) 888-997-2583 http://www.insurenwmxico.state.nm.us/PAMHome.htm</p> <p>Medicaid 888-997-2583 www.state.nm.us/hsd/mad</p> <p>Women-Infant-Children (WIC) 866-867-3124 http://www.health.state.nm.us/phd/wicsite/index.php</p>	<p>Breast & Cervical Cancer Early Detection Program 877-852-2585 www.cancernm.org/bcc</p>	<p>Indian Health Services 505-248-4500 www.ihs.gov</p>
Coverage	<p>Up to \$5M lifetime maximum, assorted deductibles</p> <p>If uninsured for previous 1-6 months, a waiting period for coverage of pre-existing conditions may apply</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>COBRA: Coverage available for 18 to 36 months depending on qualifying events, benefits are the same as what you had with your previous employer</p> <p>COBRA Subsidy: 15 months of partially subsidized COBRA premium</p> <p>HIPAA: Benefits are based on the program selected and there is no expiration of coverage (benefits are similar to the NM Health Insurance Alliance or the NM Medical Insurance Pool)</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Up to \$5M, assorted deductibles depending on age and ZIP code</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; doctor visits; pre/post natal care; preventive Services; hospital inpatient & outpatient; home health; physical, occupational & speech therapy; medical supplies; emergency services; urgent services; prescription drugs; diabetes treatment; and behavioral health and substance abuse</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>NMMIP: Hospital and physician care, prescription drugs, and other services, limited home health visits and organ transplant coverage are available, there is no lifetime maximum per member except for certain benefits (e.g., \$250,000 lifetime maximum per member for organ transplant), and maternity coverage is available</p> <p>The Alliance: Offers HMO, PPO and indemnity plans</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Offers health, dental, vision, and prescription coverage</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>New Mexikids & PAK: Doctor visits, hospital care, prescriptions, vision, hearing, and dental care.</p> <p>PAK: Medical underwriting applies to PAK so pre-existing health conditions are not covered. Provides assistance with payment of the premium for commercial, comprehensive child health insurance, which usually includes preventive, primary and specialty care, inpatient and outpatient hospitalization, pharmacy, labs and x-rays, physical, occupational and speech therapy.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>PAM: Pre- & post-natal care delivery, and pregnancy-related health services.</p> <p>Medicaid: Offers health, dental, vision, and prescription coverage</p> <p>WIC: Nutrition education and services; Breastfeeding promotion and education; A monthly food prescription of nutritious foods; and Access to maternal, prenatal and pediatric health-care services</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Offers clinical breast exams (CBE), pelvic exams, mammograms (every two years for women 40-49, yearly for women 50 and older, or when medically indicated), pap tests, as well as some additional breast and cervical tests if needed, such as ultrasound, biopsies, and other services</p> <p>If you are diagnosed with breast or cervical cancer or a 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 strategically located near population centers and include 5 hospitals, 11 health centers, and 12 field clinics. The Area's extensive network provides the Indian people a wide array of inpatient and outpatient services.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>
Eligibility	<p>GUARANTEED COVERAGE</p> <p>Company size 2-50 employees</p> <p>Two employees must work for at least 6 months out of the year, and work 20 hours per week for coverage</p> <p>Owner, partners can count as an employee</p> <p>Owner name on business license must draw wages from the company</p>	<p>GUARANTEED COVERAGE</p> <p>COBRA: If you were involuntarily terminated between Sept 1, 2008 and May 31, 2010, you are eligible for a 65% COBRA subsidy from the Federal Government. If you become eligible for other insurance, you will no longer be eligible for the subsidy. Must have an income at or below \$125,000 for individuals or \$250,000 for couples. You have 60 days from date of termination to sign up for COBRA coverage</p> <p>HIPAA: After you have exhausted your COBRA benefits or if you had 18 months of continuous coverage and your company went out of business, you may convert to a HIPAA individual plan, even if you have pre-existing conditions. You have 63 days from the date you lost your previous coverage to sign up for HIPAA. For HIPAA, you cannot be eligible for Medicare or other public insurance programs</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, see the "Individuals with pre-existing, severe or chronic medical conditions" column</p>	<p>GUARANTEED COVERAGE</p> <p>Uninsured adults between the ages of 19-64</p> <p>At or under 200% FPL</p> <p>Not eligible for certain government health insurance benefits (i.e. Medicaid, Medicare, CHAMPUS)</p> <p>Do not have other private or public health insurance</p> <p>No asset test for eligibility</p> <p>New Mexico resident</p>	<p>GUARANTEED COVERAGE</p> <p>NMMIP: Must be a resident of New Mexico</p> <p>You are eligible if your previous coverage was terminated for reasons other than non-payment or fraud</p> <p>Must prove denial of coverage or offer of higher premium than NMMIP</p> <p>You are also eligible if you have a qualifying medical condition or have reached the maximum allowable coverage limit of your current health insurance plan</p> <p>The Alliance: Must be HIPAA eligible</p> <p>Do not have any health plan available, but have had 18 months of creditable coverage</p> <p>In addition, if you have a policy from the Alliance, you can transfer into NMMIP</p>	<p>GUARANTEED COVERAGE</p> <p>Ages 0-19: up to 235% FPL</p> <p>Pregnant: up to 185% FPL</p> <p>Supplemental Security Income Recipients-74% of FPL</p> <p>Working Parents: up to 69% FPL</p> <p>Non-Working Parents: up to 30% FPL</p> <p>Live in state</p>	<p>GUARANTEED COVERAGE</p> <p>New MexiKids: Children ages 0-19 between 185%-235% FPL. Must be ineligible for no-cost Medicaid or employer-based coverage</p> <p>PAK: Children ages 0-12 or up to age 18 if part of a sibling group that includes a child below age 12. Income must be too high to qualify for Medicaid and SCHIP</p>	<p>GUARANTEED COVERAGE</p> <p>PAM: Income must be too high to qualify for Medicaid. Must be pregnant, a resident of New Mexico and a U. S. citizen.</p> <p>Medicaid: Pregnant women can have an income up to 185% of the FPL.</p> <p>WIC: Reside in New Mexico, Be a pregnant or recently pregnant woman, infant or child up to age 5, Be determined to have a nutritional risk, Income must be at or below 185% FPL</p>	<p>GUARANTEED COVERAGE</p> <p>Women age 30 and over</p> <p>Live at or below 250% of the federal poverty threshold</p> <p>Have no health insurance or have health insurance, but deductibles and/or co-pays are too high</p>	<p>GUARANTEED COVERAGE</p> <p>Tribal members from throughout the United States who live, work, or go to school in the urban centers of the area</p>
Monthly Cost	<p>Costs depend on employer contribution and ± 25% of the insurance company's index rate</p>	<p>COBRA: With the 65% subsidy you are responsible for 35% of the monthly premium for the first 15 months. Once subsidy expires you are responsible for full premium</p> <p>COBRA & HIPAA: Premiums range from 102%-150% of group health rates; individual coverage may be less expensive, see next column</p>	<p>Costs for individual coverage vary according: age, gender, smoking and geographic location</p>	<p>Employer pays a portion (\$0 to \$75) of the monthly premium, the employee pays a portion (\$0 to \$35) of the monthly premium, and if you make less than 100% FPL the state contributes the premium payment.</p> <p>Individuals without an employer group pay both the employer and employee premium share which is either \$0 or \$95 or \$110 depending on their income</p>	<p>NMMIP: Premiums vary according to income level. Assistance available for individuals up to 400% FPL</p> <p>Rates cannot be more than 25% higher than the average a healthy person would pay for a similar plan sold by a private NM insurer</p> <p>The Alliance: Alliance premiums for individuals are usually about 9% higher than premiums charged for similar coverage</p>	<p>\$0 or minimal share of cost</p>	<p>New MexiKids: may require a co-payment at the time each service is provided. Co-payments range from \$2-\$25 depending on the services, and Native Americans are exempt</p> <p>PAK: The state generally pays 50% of the premium while the family pays 50% per child. Full premiums are approximately between \$70-180 monthly per child. Deductibles and co-payments apply.</p>	<p>PAM: One time premium of either \$150 or \$300. No co-payments or deductibles.</p> <p>Medicaid & WIC: \$0 or minimal share of cost</p>	<p>\$0 or share of cost</p>	<p>\$0 or share of cost</p>

Other Programs & Resources

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

Medicare Prescription Drug Program
800-633-4227

Health Coverage Tax Credit
866-628-HCTC
866-628-4282
www.irs.gov (key word HCTC)

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

Partnership For Prescription Association
888-4PPA-NOW
888-477-2669
www.pparx.org

MEDBANK
(Emergency Prescription Drug Program)
800-432-2080
www.nmaging.state.nm.us/medbank2.html

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	\$226	\$451	\$677	\$731	\$903	\$1,200	\$1,579	\$1,805	\$2,256	\$2,708
2	\$304	\$607	\$911	\$983	\$1,214	\$1,615	\$2,125	\$2,428	\$3,035	\$3,643
3	\$381	\$763	\$1,144	\$1,236	\$1,526	\$2,029	\$2,670	\$3,052	\$3,815	\$4,578
4	\$459	\$919	\$1,378	\$1,488	\$1,838	\$2,444	\$3,216	\$3,675	\$4,594	\$5,513
5	\$537	\$1,075	\$1,612	\$1,741	\$2,149	\$2,858	\$3,761	\$4,298	\$5,373	\$6,448
6	\$615	\$1,230	\$1,846	\$1,993	\$2,461	\$3,273	\$4,306	\$4,922	\$6,152	\$7,383
7	\$693	\$1,386	\$2,079	\$2,246	\$2,773	\$3,687	\$4,852	\$5,545	\$6,931	\$8,318
8	\$771	\$1,542	\$2,313	\$2,498	\$3,084	\$4,102	\$5,397	\$6,168	\$7,710	\$9,253

- A pregnant woman counts as two for the purpose of this chart.
- Add \$311/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. 74, No. 14, January 23, 2009, pp. 4199-4201. 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.

The Health Care Options Matrix is a registered trademark of Philip Lebherz and was originally developed by Philip Lebherz and the Foundation for Health Coverage Education®, www.coverageforall.org.

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Other sources of information

Financial aid and free or low-cost benefits

Government Benefits Finder
800-FED-INFO
www.benefits.gov

(Search tool for grants, loans and other benefits)

Catalog of Federal Domestic Assistance
www.cfda.gov

(Search tool for grants, loans and other benefits)

Finding local health care options

Health Resources and Services Administration
888-ASK-HRSA
888-275-4772
www.findahealthcenter.hrsa.gov

Self Help Clearing House
www.mentalhelp.net/selfhelp

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

New Mexico Health Policy Commission
505-827-6201
www.hpc.state.nm.us

Department of Health and Human Services
www.hhs.gov

(Various health care search tools)

New Mexico Human Services Department
505-827-3100
888-997-2583
www.state.nm.us/hsd/mad

(State program information)

Public Health Offices In New Mexico
www.health.state.nm.us/ph-local.html

Laws, regulations, and consumer protection:

New Mexico Public Regulations Commission
888-4ASK-PRC
888-427-5772
505-827-3928
www.nmprc.state.nm.us/id.htm

(General information on all types of insurance)

Employee Benefits Security Administration
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

(State organization of insurance brokers)

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.

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