

Insure New Mexico!



**For more
information, call
1-866-901-4538**

PROGRAM	ELIGIBILITY	BENEFIT PACKAGE	HEALTH PLAN/ ADMINISTRATION	EMPLOYER COST	EMPLOYEE COST	CONTACT INFO
STATE COVERAGE INSURANCE	Working adults 19-65 whose total family income is below 200% of the federal poverty level (FPL), including self-employed individuals and small employers with 50 or fewer employees.	Comprehensive benefit package with annual claims limit of \$100,000 per enrollee.	Three participating carriers: Lovelace, Molina, and Presbyterian.	\$75 per employee per month.	Sliding scale premium of \$0-\$35 per month based on income level of employee.	Website: www.insurenwmxico.state.nm Toll Free 1-866-901-4538.
SMALL EMPLOYERS INSURANCE PROGRAM	Employees and dependents of participating small employers including non-profits with 50 or fewer eligible employees. Self-employed individuals qualify as well.	Comprehensive benefit package with annual claims limit of \$100,000 per enrollee.	Administered by Blue Cross and Blue Shield of New Mexico.	Employers contribute at least 50% of employees' monthly premium.	Premium determined by age, gender, and geographic location.	Website: www.insurenwmxico.state.nm.us Toll Free: 1-866-901-4538.
NEW MEXICO MEDICAL INSURANCE POOL	High-risk individuals previously rejected by commercial carriers, who have received a rate increase exceeding certain limits based on health status, who have specific pre-existing conditions or who have received notice of a rider, waiver or restrictive provision.	<i>Insure New Mexico!</i> Group Plan includes HMO type benefit package with an annual claims limit of \$100,000 per enrollee and a choice of deductibles. Individual benefit package with set limitations (family rates are not available). Indemnity - three deductible options.	Administered by Blue Cross and Blue Shield of New Mexico.	Employers contribute at least 50% of employees' monthly premium.	Premium based on age, gender and geographic location. Low Income (below 200% of FPL) options available.	Website: www.nmmip.com Blue Cross Blue Shield New Mexico Toll Free 1-800-432-0750 Option 4.
HEALTH INSURANCE ALLIANCE	Employees and dependents of voluntarily participating small employers with at least 2 and no more than 50 eligible employees. Self-employed persons with at least one dependent.	Three comprehensive plans. Two (PPO and Indemnity) have a maximum lifetime benefit of \$2,000,000. HMO plan is unlimited lifetime benefit.	Eleven participating commercial carriers.	Dependent upon choice of benefit plan.	Average commercial rates filed and approved by Insurance Division for small groups.	Website: www.nmhia.com Toll Free 1-800-204-4700.
EXPANDED NEW MEXIKIDS	Children 0 to 19 years of age with family incomes of up to 235% FPL. Income disregards for children 0-5.	Comprehensive benefit package.	Three participating carriers: Lovelace, Molina, and Presbyterian.	Not applicable.	Co-pays based on family income.	Website: www.state.nm.us/hsd/mad/ OtherDocs/ NewMexikids.htm Toll Free 1-888-997-2583.
PREMIUM ASSISTANCE	Children 0-12 years old and pregnant women who are not eligible for Medicaid and are not currently insured.	Comprehensive benefit package for children and prenatal care.	Commercial carriers.	Employer participation to be determined.	State assistance with a portion of the premium.	Website: www.insurenwmxico.state.nm.us Toll Free: 1-866-901-4538.

Federal Poverty Level (FPL) = Annual Income Guidelines as published in the Federal register. Please call for details.