

Implementation of the Affordable Care Act in New Mexico

IMPACT TO DATE: A SNAPSHOT

- **No lifetime limits:** 555,000 New Mexicans, including 213,000 women and 148,000 children are free from lifetime limits on coverage.
- **Preventive services:** 373,000 New Mexicans gained preventive service coverage with no cost-sharing.
- **Extending parents' insurance:** 26,000 young adults in NM gained insurance coverage – up to age 26.
- **No rescissions**
- **80% of premiums must be spent** on medical care and quality
- **\$77 million** to community health centers in New Mexico for operations, new sites, services and capital improvements.
- **\$4 million** to review insurance premiums and prevent unreasonable increases.
- **\$9.4 million** in grants from the Prevention and Public Health Fund.
- **\$4 million** for school-based health centers.
- **\$6 million** for maternal, infant, and early childhood home visiting
- **Boosting health care workforce** through National Health Service Corps has increased Corps clinicians from 97 in 2008 to 188 in 2012.
- **Medicare reforms** including closing the Medicare donut hole: New Mexicans saved \$14 million in 2012, about \$774 per beneficiary

IN 2014

- **No exclusions, rate increases, or rejections for pre-existing conditions**
- **No annual limits**
- **Medicaid Expansion**
- **Essential Health Benefits:** biggest gains in maternity, mental health, substance abuse, and prescriptions coverage
- **Health Insurance Exchange Marketplace** – including individual and small business
 - **Outreach, Education and Enrollment**
 - **IT Development**
 - **Training**
 - **Native American Service Center, Liaison, and Advisory Committee**

HOW YOU CAN GET INVOLVED

NM Health Insurance Exchange

www.nmhia.com/exchange

Next Meeting: **Friday, June 7th from 9:00 AM to 5:00 PM**

Albuquerque Convention Center, Room: Enchantment 1 & 2

Provide written or in-person comments.

Timeline

April 2013: Insurance carriers priced and submitted all insurance products for the Exchange.

June/July 2013: Design and release a statewide Navigator/Assister program to assist consumers in making health insurance decisions.

June/July, 2013: Launch media/marketing campaign to educate consumers about the Exchange.

October 1, 2013: The Exchange must be ready to enroll New Mexicans in the Exchange and the IT, Navigator, and Outreach systems must be in place to do so.

January 1, 2014: The Exchange must be fully functional, and health coverage begins.

WHAT IS THE NEW MEXICO MEDICAL INSURANCE POOL?

The New Mexico Medical Insurance Pool (NMMIP) was established 25 years ago by Ms. Patty Jennings and the 1987 New Mexico State Legislature in order to provide access to New Mexicans who were unable to find affordable health insurance due to pre-existing conditions. NMMIP is also the federally-approved mechanism under HIPAA to guarantee coverage for individuals losing group coverage with at least 18 months previous coverage. If you have been denied coverage or offered coverage with high premiums or riders because of a pre-existing condition, or you are losing group coverage, please call our office to see if you are eligible for NMMIP coverage.

Eligibility:

- NM Resident; and
- Qualifying Medical Condition; or
- Rejection for Individual Comprehensive Coverage; or
- Have a Policy with Limitation/Rider/Waiver; or
- Pay Premiums Above "Qualifying Rate" (125% standard risk rate); or
- HIPAA Eligible: had 18 months of previous coverage, last of which was Group, with no gap > 95 Days

**Ineligible if eligible for Group Insurance, Medicaid, Medicare

Reena Szczepanski, Executive Director

New Mexico Medical Insurance Pool www.nmmip.org

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