



BEWARE of "short-term" health plans

New Mexicans are being misled by out-of-state corporations who are selling junk insurance plans. New Mexico recently adopted rules to protect consumers from these plans but some bad actors may still try to sell you low-quality insurance.

WHILE "SHORT-TERM" PLANS MAY BE LESS EXPENSIVE, THE PLANS:

- Don't cover pre-existing conditions.
- Don't cover the ten essential health benefits, like mental health, substance use treatment, prescription drugs, and maternity benefits.
- Have huge deductibles and out-of-pocket costs.

HOW TO AVOID LOW-QUALITY HEALTH INSURANCE



- If you purchase coverage on your own, make sure you shop for it on Healthcare.gov.
- If you get help from a broker or other assister, clarify that you want a "Qualified Health Plan."
- If you are asked about your medical history during the application process, that is a sign that the insurance does not comply with federal standards.

WHAT TO DO if you have concerns about your insurance

If you are concerned that an out-of-state company is trying to sell you low-quality insurance, contact the New Mexico Office of the Superintendent of Insurance (OSI). You can call (855) 427-5674 to ask questions or file a formal complaint at <https://bit.ly/33Dqbmj>

New Mexico is committed to maintaining health care protections for state residents. Governor Lujan Grisham signed a bill to add pre-existing condition protections and essential health benefits into state law. That means no matter what happens at the federal level, New Mexicans will still have these protections.