

PROGRAM: Insure New Mexico! **Via Partner Organization**

AGENCY: Health Insurance Alliance

DESCRIPTION: Insure New Mexico provides five programs for employers to help New Mexicans become insured via an employer.

INDIVIDUAL PROGRAM:

- State Coverage Insurance (SCI) is a public/private partnership that offers affordable health care coverage to eligible low-income working adults, primarily through an employer-based system. It is available to uninsured adults ages 19 through 64, with countable family incomes of up to 200 percent of the federal poverty level. <http://nmsci.state.nm.us/nmscihome.aspx>
- The Health Insurance Alliance (HIA) has three existing, comprehensive insurance plan options for small employers, available to employees and their dependents. The plan has reduced rates beginning September 1, 2005. <http://www.nmhia.com/>
- NM Medical Insurance Pool (NMMIP) is a benefit package for high-risk individuals with pre-existing conditions or individuals who have been previously rejected by commercial carriers due to health status. <http://www.nmmip.com/>
- The Small Employer Insurance Program (SEIP) is a new program with a comprehensive benefit package for small employers, available to employees and their dependents, who have not had health insurance for 12 months. <http://www.state.nm.us/gsd/rmd/>
- New Mexikids is our existing Medicaid program for low-income children and families. We are aggressively trying to reach families with children who qualify for New Mexikids, but are not enrolled. For New Mexikids information call 1-888-997-2583
<http://www.state.nm.us/hsd/mad/OtherDocs/NewMexikids.htm> call 1-800-204-4700.

BENEFITS:

- SCI Comprehensive benefit package with annual claims limit of \$100,000 per enrollee
- HIA Three Comprehensive plans, two PPO and Indemnity have a maximum lifetime benefit of \$2,000,000, HMO plan is unlimited
- NMMIP One individual benefit package with set limitations (family rates are not available) Indemnity with three deductible options.
- SEIP Comprehensive benefit package with annual claims limit of \$100,000 per enrollee
- New Mexikids Comprehensive benefit package for children up to 19 years of age.

ADMINISTRATIVE PARTNERS:

- SCI Three participating carriers: Lovelace, Molina, and Presbyterian
- HIA In 2005 there were 11 participating commercial carriers
- NMMIP One administrator selected by the board, Blue Cross and Blue Shield of New Mexico
- SEIP Administered by one or more commercial carriers selected by the state
- New Mexikids New Mexico Human Service Department

COSTS: SCI \$75 per month to employer, premium to insured based on sliding scale of \$0 to \$35 per month based on income level of the employee.

- HIA Average commercial rates filed unapproved by Division of Insurance for small groups., employer can determine contribution which is not required. Insured cost determined by portion employer will pay of premium which isn't required.
- NMMIP NA to employer, age/gender based premium to insured
- SEIP TBA for employers, employer determined insured cost based on portion of the premium employer will pay
- New Mexikids None to employer with small copays for some families based on income levels.