beWellnm
NM Health Insurance Exchange

41st Annual NM Conference on Aging
AGENDA

• Affordable Care Act
• About beWellnm
  – Individuals and Families
  – Special Enrollment
  – Small Business
• 2020 Open Enrollment
• Education, Outreach & Resources
Affordable Care Act (ACA) The comprehensive health care reform law enacted in March 2010.

- Cover as many people as possible!
- Requires individuals to acquire health coverage
- Requires some employers to offer health coverage
- Expands Medicaid to all adults age 19–64 whose income is at or below 138% of the Federal Poverty Level (FPL)
- Created a Marketplace for consumers to compare, shop and purchase health insurance plans
- Cannot be denied for pre-existing conditions
- Parents can cover children until age 26
## ACA Requirements

<table>
<thead>
<tr>
<th>Individual Responsibility</th>
<th>Employer Responsibility</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Americans are strongly encouraged to have health coverage</td>
<td>Employers with 50 ≥ employees must offer coverage or pay a tax penalty</td>
</tr>
</tbody>
</table>

### Medicaid Expansion
- Adults age 19 - 64

### Health Insurance Marketplace
- New Mexico Health Insurance Exchange developed
- Financial assistance available to purchase a plan
BeWellnm’s Mission

Our mission is to educate and enroll New Mexicans in affordable health insurance coverage through beWellnm that promotes better access to timely, high quality healthcare.
The beWellnm Marketplace

- New Mexicans can shop, compare and buy a plan that is right for them by making apples-to-apples comparisons between affordable health plans and determining their eligibility for cost-savings.

<table>
<thead>
<tr>
<th>Coverage for Individuals &amp; Families</th>
<th>Coverage for Small Businesses</th>
</tr>
</thead>
<tbody>
<tr>
<td>For New Mexicans who:</td>
<td>For employers with 2-50 employees needing small group plan options:</td>
</tr>
<tr>
<td>• Are uninsured or have no access to coverage through their employer</td>
<td>• beWellnm for Small Business Marketplace</td>
</tr>
<tr>
<td>• Currently buy insurance on their own</td>
<td>• Open Enrollment for small business is on-going – Employers can enroll at any time!</td>
</tr>
<tr>
<td>• Open Enrollment for plan year 2020 will be from November 1 – December 15, 2019</td>
<td><a href="https://bewellnm.com/small-business-health-insurance">https://bewellnm.com/small-business-health-insurance</a></td>
</tr>
</tbody>
</table>

www.bewellnm.com
Individuals and Families
Who is Eligible for Coverage?

- Those who are not eligible for Medicaid
  - or are only qualified for family planning
- Those who are not offered health insurance through their employer
- Those who are self-employed
- Small businesses with 50 or fewer full-time employees
- People on Medicare cannot use the Marketplace
  - unless they are paying a premium for Part A
- In rare cases, people who are offered coverage through their employer may be able to receive financial assistance to purchase coverage through the Marketplace
Everyone who enrolls in a Qualified Health Plan (QHPs) through beWellnm has access to a core set of benefits. These are called Essential Health Benefits (EHBs).

Essential Health Benefits must include items and services within at least the following 10 categories:

1. Ambulatory patient services
2. Emergency services
3. Hospitalization
4. Maternity and newborn care
5. Mental health and substance use disorder services, including behavioral health treatment
6. Prescription drugs
7. Rehabilitative and habilitative services and devices
8. Laboratory services
9. Preventive and wellness services and chronic disease management
10. Pediatric services, including oral and vision care
Top 5 Qualified Plan Benefits

1. Exchanges are the only place where New Mexicans can get financial assistance for health insurance.

2. Nobody can be denied coverage for pre-existing health conditions; health status is not a factor (can’t be denied or charged more for health status, except smoking) and there are no health questions as part of application.

3. All plans cover doctor’s visits, prescriptions, hospital stays, maternity care, tests and more.

4. New Mexicans have a choice between popular health plans with easy to use comparison tools.

5. Through BeWellNM, anyone can find free help from an Agent, Broker or Enrollment Counselor to help understand options and enroll.
2019 Qualified Health Plans

Individuals and families have options and can choose from 4 carriers in the Health Insurance Marketplace in 2019:

- Blue Cross and Blue Shield of NM
- Christus Health Plan
- Molina
- NM Health Connections
Protections for Native Americans

There are Special Marketplace protections and benefits for American Indians and Alaska Natives:

- Permanently reauthorizes Indian Health Care Improvement Act
- Strengthens and expands Indian Health Systems
- Exempt from cost-sharing at any Indian Health Service, Tribal health program, urban Indian health program (I/T/U)
- **Year round enrollment**
- Encourage Native Americans to acquire health coverage
- Provides medical coverage for unexpected medical expenses
- Continue receiving services at Indian Health Service, Tribal health centers or Urban Indian health centers
Protections for Native Americans

- May be able eligible for lower premium costs based on income
- Exempt from cost-sharing (co-pays, deductibles, co-insurance) if income is below 300% FPL and enrolled in a Marketplace plan
- Exempt from cost-sharing at any Indian Health Service, Tribal health program, urban Indian health program (I/T/U)
- Access to services that are not available through Indian Health Service
- Provides options to Native Americans to access other providers outside of Indian Health Service; example Urgent Care, Emergency Room, available services when traveling out of state
- Reduces uncompensated care for Indian Health Service
Coverage for Veterans

- Veteran’s enrolled in (or are a beneficiary) a VA health coverage care program may have dependents who are not eligible for a VA health care program. They may use the Health Insurance Marketplace to get coverage.

- People who are participating in the following programs are considered to have “minimum essential coverage”:
  - Veterans with health care program
  - VA Civilian Health and Medical Program (CHAMPCA)
  - Spina bifida health care benefits program
  - TRICARE
There are opportunities for consumers to enroll after Open Enrollment based on Qualifying Life Events:

- Exceptional circumstance
- Medical condition or natural disaster
- Misinformation, misrepresentation, misconduct
- System errors related to immigration status
- Display errors
- Medicaid/Marketplace transfers
- Unresolved casework
- Victims of domestic abuse
Special Enrollment

• Losing other qualified health coverage
• Certain changes in your income
• Changes in household size such as
  - marriage
  - divorce
  - having a baby
  - adopting a baby
• Moving to a new city, state or rating area

For additional SEP information refer to:  www.beWellnm.com
Small Business

Affordable health insurance options. Made easy!
Why beWellnm for Small Business?

- Easy, Choice for Employer
- Easy, Single Billing
- Easy, Budget friendly for Employer
Reasons to offer Health Insurance to Employees

• Retain employees. Offering employee health insurance may help attract and retain valuable workers. That saves money on recruiting and training.

• Gain tax advantages. Employers can take a tax deduction for the cost of health insurance premiums paid on behalf of employees. In addition, employers with fewer than 25 FTE (full-time-equivalent) employees may be eligible for small business health care tax credits.
If you are contributing 50% of the premium for your employees, then you are eligible for the Tax Credit:

- Use the Tax Credit Estimator available at beWellnm.com. The maximum credit is 50% of premiums paid on behalf of employees. The maximum credit for small nonprofit employers is 35%. The tax credit phases out based on the number of employees and average wages.

- Consult a tax advisor or attorney for more information.
2020 Open Enrollment
Open enrollment for plan year 2020 begins November 01, 2019 and ends December 15, 2019.

Consumers will have 45 days to apply and enroll in health insurance for the next year.

FREE HELP is available online at beWellnm.com Or by phone at 1-833-ToBeWell.
Education, Outreach and Resources
Consumer Centric Enrollment Ecosystem

- Advertising (print, TV, Radio, Outdoor, Digital)
- Public Relations
- Social Media
- Native American Outreach
- Stakeholder Outreach

Awareness

Education

Enrollment

Retention

- Enrollment Entities
- Agents & Brokers
- Healthcare.gov

- Outreach Partners
- Events
- Call Center
- Website
- Agents & Brokers
- Enrollment Entities (native and non-native)

- Advertising
- Public Relations
- Social Media
- Carriers
- Agents & Brokers
- Enrollment Entities
Driving a Consumer Centric Enrollment Strategy

Consumer Insights
- Market Research
- Enrollment Data
- Consumer Segmentation
- Consumer Behavior Data

Campaign Strategy
- Messaging
- Creative Expression

Channel Activation
- Public Relations
- Advertising
- Community Outreach
- Social Media
- Website

Enrollment
- Consumer Decision Support Tools
- Agents & Brokers
- Enrollment Counselors
- Call Center
Agents and Brokers Ready to Help!

Certified Agents and Brokers are available at no cost to the consumer, to help them identify the best plan for their needs and guide them through the enrollment process.
Enrollment Counselors

Enrollment Counselors are available to you throughout the state. They are located in community venues such as hospitals, clinics, and schools. They are similar to Agents and Brokers in that they can help guide you through the enrollment process. Although they can’t recommend a specific plan to fit your needs like an Agent or Broker, Counselors can provide you with unbiased plan information as you make your decision.

FIND A COUNSELOR

Search by Location:
- Zip
- Select Miles
- All Languages

Clear All  Search

Get Help
- Glossary
- FAQs
- Enrollment Checklist

Apply now at HealthCare.gov
Visit BeWellnm.com

Enroll Now
Sign up or renew your coverage during open enrollment through beWellnm, the official Marketplace.

If you have questions about your premium payments we are here to help. You can contact us direct at beWellnm, the official Marketplace at:

Ready to Apply Now?
Where to go for help?

**Personal 1:1 Assistance**

Free

beWellnm.com or 1-833-ToBeWell

- Locate an Enrollment Counselor
- Find a certified broker in your area
- Locate an office near you
- Chat with an Enrollment Counselor
- Call 1-833-ToBeWell (833-862-3935)
- Visit beWellnm.com

**Toll Free Call-Center**

- To get questions answered, contact us at 1-833-ToBeWell.
- Our toll-free contact center is open Monday - Friday from 8 a.m. to 5 p.m., except on holidays.

**Website**

www.BeWellnm.com

- Educational and Enrollment Events
- Important information and assistance
Thank you!

Juliet Yazzie
Native American Liaison Manager
jyazzie@nmhix.com
505.314.5261
Or
https://www.bewellnm.com/Contact-Us