



1-888-997-2583

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The *Insure New Mexico!* Partners provide affordable, quality health insurance solutions for New Mexico's small businesses and non-profit organizations with 50 or fewer eligible employees. The *Insure New Mexico!* Solutions Center is a one-stop shop for employers who qualify for a variety of employer sponsored insurance programs. The Solutions Center can help coordinate the following programs for employers:

- **New MexiKids and New MexiTeens** – Covers children through 18 years of age with household incomes up to 235 percent of the Federal Poverty Level<sup>1</sup> (FPL). Some earned income and child care costs are disregarded for children ages 0 - 5 to allow more children to qualify. Health care services are provided at no cost for children in households with income below 185 percent of the FPL. Children in households with income between 185 and 235 percent of the FPL may be required to make small co-payments for some services. New Mexikids pays for regular check-ups, doctor visits, dental visits, hospital care, prescriptions, glasses and hearing and vision exams. Other services may be covered if they are medically necessary.
- **Premium Assistance for Kids (PAK)** – Covers uninsured children ages 0 to 12 or up to 18 years old if part of a sibling group with a child under age 12 who are ineligible for the New Mexikids program due to income. The state assists with 50 percent of the costs of the premium for a commercial health insurance product for children. Premiums range from \$70 to \$180 per month. The PAK benefit package includes preventive, primary and specialty care, inpatient and outpatient hospitalization, pharmacy, lab, x-ray and physical, occupational and speech therapy. Children who do not qualify for the plan due to medical underwriting will be referred to the New Mexico Medical Insurance Pool.
- **Premium Assistance for Maternity (PAM)** – Covers pregnancy-related services for women who are uninsured or have health insurance without maternity benefits and are ineligible for Medicaid due to income. The applicant pays a one-time enrollment fee per pregnancy depending on the

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<sup>1</sup> See Federal Monthly Guidelines Chart on page 3



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trimester in which she enrolls. Enrollment cost during the first 20 weeks of pregnancy is \$150. Enrollment cost during the second 20 weeks of pregnancy is \$300. The PAM program does not have deductibles or co-payments.

- **State Coverage Insurance (SCI)** – Covers uninsured adults ages 19-64 with a total countable household income up to 200 percent of the federal poverty level (FPL). SCI is a public/private partnership where the employer pays a portion (\$0 to \$75) of the monthly premium, the employee pays a portion (\$0 to \$35) of the monthly premium, and the state and federal government pays the remainder. SCI is available for small employers with 50 or fewer eligible employees, or self-employed individuals. Individuals without employer sponsorship may also enroll. The state currently assists with the premium payment for individuals making less than 100 percent of the federal poverty level. SCI benefits are capped at \$100,000 per benefit year. The SCI program is subject to available state and federal funding, which may require enrollment to be managed through a waiting list process at certain times.
- **Working Disabled Individual (WDI)** - The Working Disabled Individuals (WDI) program covers disabled working individuals who, because of earnings, do not qualify for Medicaid under any other programs. Individuals must meet the Social Security Administration's (SSA) criteria for disability without regard to "substantial gainful activity". The program also covers those individuals with a recent attachment to the work force.
- **Medicaid Family Planning and Pregnancy** – The Family Planning and Pregnancy program covers women in families whose income is below 185% of the FPL. Pregnant women may be eligible for pregnancy-related services only. Women of childbearing age may be eligible for family planning services.
- **New Mexico Health Insurance Alliance (NMHIA)** – Covers employees and their dependents of small businesses with two to 50 eligible employees, self-employed persons with at least one dependent, and individuals. NMHIA benefits include comprehensive HMO, PPO and Indemnity packages. Costs depend on plan. Employers have no defined contribution.



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- **New Mexico Medical Insurance Pool (NMMIP)** – The New Mexico Medical Insurance Pool offers comprehensive health coverage to individuals who are uninsurable or rejected for health insurance. It offers coverage for people who are eligible for COBRA coverage and to HIPAA eligible individuals. Coverage through the Pool is available to individuals who have a diagnosed mental illness and have current coverage on an individual health plan which does not offer mental health coverage. The Pool has a wide variety of deductible options and has a premium assistance program for those with incomes up to 400% of the Federal poverty level. Prescription drug coverage is available under all plans. There is also a Medicare carve-out plan for people who are under 65 and on Medicare due to disability.

**FEDERAL MONTHLY GUIDELINES (FPL)**

Effective April 1, 2009 thru March 31, 2010

**Percent of Poverty**

Family Size	85%	100%	133%	150%	185%	200%	235%	250%	300%
1	\$737	\$903	\$1,201	\$1,354	\$1,670	\$1,805	\$2,123	\$2,257	\$2,708
2	\$992	\$1,215	\$1,615	\$1,822	\$2,247	\$2,429	\$2,856	\$3,036	\$3,643
3	\$1,247	\$1,526	\$2,030	\$2,289	\$2,823	\$3,052	\$3,587	\$3,815	\$4,578
4	\$1,502	\$1,838	\$2,444	\$2,757	\$3,400	\$3,675	\$4,320	\$4,594	\$5,513
5	\$1,757	\$2,150	\$2,859	\$3,224	\$3,976	\$4,299	\$5,053	\$5,373	\$6,448
6	\$2,012	\$2,461	\$3,273	\$3,692	\$4,553	\$4,922	\$5,784	\$6,153	\$7,383
7	\$2,267	\$2,773	\$3,688	\$4,159	\$5,130	\$5,545	\$6,517	\$6,932	\$8,318
8	\$2,522	\$3,085	\$4,102	\$4,627	\$5,706	\$6,169	\$7,250	\$7,711	\$9,253

**Insure New Mexico! Health Care Coverage Guidelines**

- 85%: JUL Medicaid
- 100%: Mandatory Coverage for Children age 6 to 18
- 133%: Mandatory Coverage for Children age 0 to 5
- 185%: Children's Medicaid, Pregnant Women, Family Planning
- 200%: State Coverage Insurance (SCI)
- 235%: State Children's Health Insurance Program (SCHIP)
- 250%: Working Disabled Individuals Program (WDI)