NEW MEXICO PUBLIC SCHOOLS INSURANCE AUTHORITY

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March 16, 2026
HB47 School Employee Insurance Programs
Contribution Changes Effective 7/1/2026
Participation Waiver Elimination Effective 7/1/2027

On March 9, 2026, the Governor signed House Bill 47, which amends Section 22-29-10 NMSA 1978 governing the Public Schools Insurance Authority (NMPSIA). **We want to inform you about an upcoming change to the employer contribution toward health plan premiums as a part of this legislation that employers must prepare to implement. NMPSIA enrolled members will be notified separately.**

Minimum Employer Contribution Requirement- Effective July 1, 2026

❖ **Public Schools and Charter Schools**

- School districts and charter schools will be required to contribute **at least eighty percent (80%) of the cost of the insurance premium for all eligible employees**, regardless of salary level.
    - **Eligible employees** are those enrolled in NMPSIA health benefits as of **July 1, 2026**.
- This effective date aligns with the start of the new fiscal year. Eighty percent (80%) employer contributions and 20% employee deductions will begin **July 1, 2027**. This contribution requirement will utilize the **10/1/2025 rates** and will be implemented with the July 2026 payroll deductions that pay for **August 2026** employee benefit coverage, including NMPSIA medical, dental, vision, and long-term disability plans.
- These changes establish new minimum statutory requirements for school districts and charter schools.
- This 7/1/2026 contribution change does not affect current Statute language regarding within available revenue, school districts and charter schools may contribute up to one hundred percent (100%) of the cost of the insurance of all employees.

IMPORTRANT NOTE: This contribution change does NOT permit a special enrollment period under the terms of our plan. **Employees will NOT be permitted to make mid-year changes to their health coverage elections outside of a valid ACA or NMPSIA qualifying event or the annual Open Enrollment.**

- **Any school employee who is not currently enrolled in an NMPSIA plan** and wishes to take advantage of the new employer contribution requirements **must wait until the next open/switch enrollment period in October 2026, unless the employee experiences a qualifying life event.** Employees who experience a qualifying life event may enroll in an NMPSIA plan within 30 days of the qualifying event.

School Districts and Charter Schools are expected to:

- Review and understand the new minimum financial obligations.
- If you are not already aware of the NMPSIA benefits premium Payment Penalty rules, please ensure a proper understanding in NMAC 6.50.8.
- Implement 80% contribution for eligible employees by July 1, 2026.
- Contact NMPSIA for October 2026 open enrollment benefit trainings for staff and employees if needed to ensure a full understanding of benefits offered.
- Provide accurate and factual enrollment and eligibility information to employees. You may contact NMPSIA or EASI Edu at any time should you need information or are unsure.

❖ **Higher Education Institutions and Other Participating Entities**

  - Higher education institutions and other participating entities will continue to follow the existing salary three-tier minimum contribution requirement.
  - This 7/1/2026 contribution change does not affect current Statute language regarding within available revenue, participating entities may contribute up to one hundred percent (100%) of the cost of the insurance of all employees.

CONTRIBUTIONS EFFECTIVE JULY 1, 2026 BASED ON OCTOBER 1, 2025 RATES MONTHLY COST SHARING based on salary and EMPLOYER MINIMUM CONTRIBUTION REQUIREMENTS set forth in NM State Statute			All Salary Tiers 20%/80%	1/2 20%/80%
MEDICAL	**Single**	**Employee share**	**$223.20**	**$111.60**
BCBS		Employer	$892.78	$446.39
High Option	**Two-Party**	**Employee share**	**$424.46**	**$212.23**
		Employer	$1,697.86	$848.93
	Family	**Employee share**	**$566.92**	**$283.46**
		Employer	$2,267.70	$1,133.85
BCBS	**Single**	**Employee share**	**$154.74**	**$77.37**
Low Option		Employer	$618.98	$309.49
	Two-Party	**Employee share**	**$294.30**	**$147.15**
		Employer	$1,177.20	$588.60
	Family	**Employee share**	**$393.10**	**$196.55**
		Employer	$1,572.38	$786.19
Presbyterian	**Single**	**Employee share**	**$180.48**	**$90.24**
High Option		Employer	$721.96	$360.98
	Two-Party	**Employee share**	**$379.00**	**$189.50**
		Employer	$1,515.98	$757.99
	Family	**Employee share**	**$505.36**	**$252.68**
		Employer	$2,021.48	$1,010.74
Presbyterian	**Single**	**Employee share**	**$125.16**	**$62.58**
Low Option		Employer	$500.62	$250.31
	Two-Party	**Employee share**	**$262.78**	**$131.39**
		Employer	$1,051.12	$525.56
	Family	**Employee share**	**$350.40**	**$175.20**
		Employer	$1,401.58	$700.79
DENTAL	**Single**	**Employee share**	**$5.76**	**$2.88**
BCBS Dental		Employer	$23.10	$11.55
High Option	**Two-Party**	**Employee share**	**$10.98**	**$5.49**
		Employer	$43.94	$21.97
	Family	**Employee share**	**$17.26**	**$8.63**
		Employer	$69.02	$34.51
BCBS Dental	**Single**	**Employee share**	**$2.88**	**$1.44**
Low Option		Employer	$11.58	$5.79
	Two-Party	**Employee share**	**$5.50**	**$2.75**
		Employer	$22.00	$11.00
	Family	**Employee share**	**$8.62**	**$4.31**
		Employer	$34.52	$17.26
Delta Dental	**Single**	**Employee share**	**$5.84**	**$2.92**
High Option		Employer	$23.34	$11.67
	Two-Party	**Employee share**	**$11.10**	**$5.55**
		Employer	$44.44	$22.22
	Family	**Employee share**	**$17.44**	**$8.72**
		Employer	$69.82	$34.91
Delta Dental	**Single**	**Employee share**	**$2.92**	**$1.46**
Low Option		Employer	$11.70	$5.85
	Two-Party	**Employee share**	**$5.56**	**$2.78**
		Employer	$22.26	$11.13
	Family	**Employee share**	**$8.72**	**$4.36**
		Employer	$34.92	$17.46
United Concordia	**Single**	**Employee share**	**$6.56**	**$3.28**
High Option		Employer	$26.22	$13.11
	Two-Party	**Employee share**	**$12.48**	**$6.24**
		Employer	$49.90	$24.95
	Family	**Employee share**	**$19.60**	**$9.80**
		Employer	$78.42	$39.21
United Concordia	**Single**	**Employee share**	**$3.28**	**$1.64**
Low Option		Employer	$13.14	$6.57
	Two-Party	**Employee share**	**$6.24**	**$3.12**
		Employer	$25.00	$12.50
	Family	**Employee share**	**$9.80**	**$4.90**
		Employer	$39.24	$19.62
VISION	**Single**	**Employee share**	**$1.28**	**$0.64**
Davis Vision		Employer	$5.18	$2.59
	Two-Party	**Employee share**	**$2.16**	**$1.08**
		Employer	$8.64	$4.32
	Family	**Employee share**	**$2.90**	**$1.45**
		Employer	$11.66	$5.83