



NEW MEXICO | OFFICE OF
SUPERINTENDENT
OF INSURANCE

Legislative Health and Human Services Committee Meeting

November 2017

Regulatory Authority

- What does OSI regulate?
 - Individual commercial health plans
 - Small group commercial health plans
 - Large group health plans
 - Enforces consumer protections for public employees
 - Enforces consumer protections for blanket student health plans

Premium Rate Development

- How do insurance companies price their insurance premiums?
 - Past years' experience
 - Who was in the population of their risk pool? (sick, healthy, a mix?)
 - What did they pay out in claims? (lots of accidents, care trends)
 - Predict next year's experience
 - Changes in market competition?
 - New insurance mandates? Elimination of insurance mandates?
 - Changes in state or federal policy impacting profits/losses?
 - Expected enforcement actions

Premium Rate Development

- 2018 Plan Year Uncertainty
 - ACA Repeal and Replace Uncertainty
 - Cost-sharing reduction funding uncertainty
 - Alexander-Murray legislation
 - Regulatory changes and executive orders
 - Individual mandate enforcement uncertainty

Impact and Action

- What has been or will be the impact on consumers?
 - Financial assistance programs
 - Premium increases (or, conversely, decreases)
 - Essential Health Benefits

How Does Financial Help Work?



- **Premium Tax Credits** can be used on monthly premium payments (or taken as a lump sum at the end of the year).
- **Subsidies** lower the costs you pay out-of-pocket for health care services (CSRs)
- **Out-of-pocket Limits** how much you pay for In-Network services

Financial Assistance Eligibility

Household size	If you make above x amount per year/month	If you make less than y amount per year/month
1 person	\$16,400/\$1,367	\$47,550/\$3,963
2 people	\$22,100/ \$1,842	\$64,100/\$5,341
3 people	\$27,800/\$2,317	\$84,650/\$7,054
4 people	\$33,600/\$2,800	\$97,200/\$8,100
5 people	\$39,250/\$3,270	\$113,800/\$9,483
6 people	\$44,950/\$3,745	\$130,300/\$10,858



Consumers only get financial help if they buy coverage through the health insurance marketplace.

Examples of Tax Credits for Family of Four (2016)

Percent of Income as Percentage of Poverty Level	Annual Income	Premium Contribution as a Percentage of Income	Monthly Maximum Premium Amount
138%	\$33,600	3.3%	\$92
150%	\$36,450	4.0%	\$122
200%	\$48,600	6.3%	\$255
250%	\$60,750	8.1%	\$410
300%	\$72,900	9.5%	\$577
400%	\$97,200	9.5%	\$770

What's the Deal with Silver Plans?

- Silver plans on the Exchange are a good deal!
- If you have a lower household income, you may be eligible for financial help for your out-of-pocket healthcare expenses.
 - Income at or less than 250% of the federal poverty level
- This financial help is called a subsidy or COST SHARING REDUCTION

Household Size	Max Income Level for Subsidy
1	\$29,700
2	\$40,050
3	\$50,400
4	\$60,750
5	\$71,100

Benefits Covered By Exchange Plans

Qualified Health Plans cover Essential Health Benefits which include at least these 10 categories

Ambulatory patient services

Prescription drugs

Emergency services

Rehabilitative and habilitative services and devices

Hospitalization

Laboratory services

Maternity and newborn care

Preventive and wellness services and chronic disease management

Mental health and substance use disorder services, including behavioral health treatment

Pediatric services, including oral and vision care

Health Plan Comparison Tool

Available Health Plans for zip code 17025: 12 plans found.

Plan	Total Yearly Cost Estimate	Cost in a Bad Year	Quality (Members' Rating)	Doctors (% of nearby doctors in plan)
Geisinger Marketplace HMO 30/60/3500 22444PAD010031-01 (On-Exchange) Geisinger Health - HMO - Silver Monthly Premium: \$305 - after \$152 subsidy Deductible: Medical: \$3,500 / Drug: \$250 Your Drugs: 2 out of 3 are in-plan (See List)	\$6,594	\$10,814	★★	39%
Geisinger Marketplace HMO 20/40/3000 22444PAD010034-01 (On-Exchange) Geisinger Health - HMO - Gold Monthly Premium: \$422 - after \$152 subsidy Deductible: Medical: \$3,000 / Drug: \$0 Your Drugs: 2 out of 3 are in-plan (See List)	\$7,114	\$9,064	★★	39%
Silver PPO 4500/0/10 45127PAD020008-01 (On-Exchange) Capital Advantage - PPO - Silver Monthly Premium: \$363 - after \$152 subsidy Deductible: \$4,500 Your Drugs: 3 out of 3 are in-plan (See List)	\$7,210	\$10,150	★★★★★	64%
Aetna Leap Everyday Pinnacle Health 64844PAD120054-00 (Off-Exchange) Aetna - HMO - Silver Monthly Premium: \$356 - no subsidy available Deductible: \$6,075 Your Drugs: 2 out of 3 are in-plan (See List)	\$7,231	\$10,351	★★	32%
Alliance Flex Blue PPO 2300 70194PAD050002-01 (On-Exchange) Highmark Health - PPO - Silver Monthly Premium: \$389 - after \$152 subsidy Deductible: Medical: \$2,300 / Drug: \$0 Your Drugs: 1 out of 3 are in-plan (See List)	\$7,308	\$11,818	★	72%
Gold PPO 1000/0/20 45127PAD020013-01 (On-Exchange) Capital Advantage - PPO - Gold Monthly Premium: \$454 - after \$152 subsidy Deductible: Medical: \$1,000 / Drug: \$300	\$7,653	\$11,073	★★★★★	

Available Health Plans for zip code 15711: 17 plans found.

Plan	Total Yearly Cost Estimate	Cost in a Bad Year	Quality (Members' Rating)	Doctors (% of nearby doctors in plan)
UPMC Adv... Monthly Premium: \$403.76 - after \$209.00 subsidy Deductible: Medical: \$1,500 / Drug: \$0 Your Drugs: 3 out of 3 are in-plan (See List)	\$7,725	\$13,825	★★★★★	30%
UPMC Adv... Monthly Premium: \$416.09 - after \$209.00 subsidy Deductible: Medical: \$1,500 / Drug: \$0 Your Drugs: 3 out of 3 are in-plan (See List)	\$7,786	\$15,706	★★★★★	30%
UPMC Health - PPO - Silver Monthly Premium: \$416.09 - after \$209.00 subsidy Deductible: Medical: \$0 / Drug: \$0 Your Drugs: 3 out of 3 are in-plan (See List)	\$19,293		★★★★★	30%
Silver HSA... Monthly Premium: \$3,180 - after \$152 subsidy Deductible: \$5,200 Your Drugs: 3 out of 3 are in-plan (See List)	\$3,180		★★★★★	30%



Health Plan Comparison Tool

- OSICompareHealthPlans.org
 - On- AND Off-Exchange Plans
 - Consumers
 - Agents and Brokers
- OnEx.OSICompareHealthPlans.org
 - On-Exchange Plans Only
 - beWellnm
 - Enrollment Counselors

Grievances and Appeals

- For specific instances of claims denials, terminations, improper medical management application:
 - Call your insurance company FIRST and file a complaint:
 - Molina: 1-888-295-7651
 - New Mexico Health Connections: 1-855-7MYNMHC
 - Christus Health Plan: 1-800-659-8331
 - Blue Cross Blue Shield of NM: 1-866-236-1702
 - Presbyterian: 1-800-356-2219
 - OSI Managed Health Care Division (1-855-4ASK-OSI or 1-855-427-5674)
 - <http://www.osi.state.nm.us/consumer-assistance/forms/managed-healthcare.html>

