



Healthcare Coverage in New Mexico

Filling in the ACA's Gaps

What is “NMT4HC”?



Community-centered
campaign.

Working to strengthen
healthcare access in New
Mexico.

Our Leaders



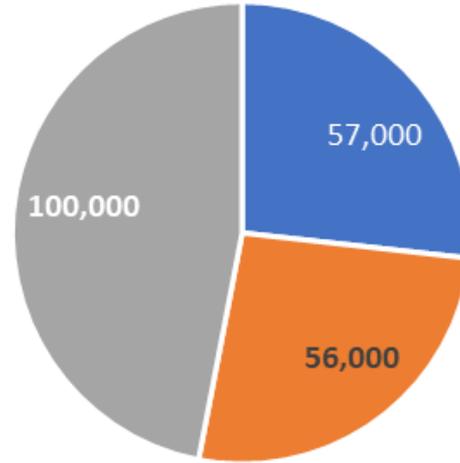
Our Campaign's Work

Healthcare Affordability Fund

Patients' Debt Collection Protection Act

Easy Enrollment

214,000 Uninsured in NM, 2020



- Eligible for Medicaid/CHIP
- Eligible for Marketplace subsidies
- Ineligible for Medicaid/Marketplace; includes low income residents

Most New Mexicans still aren't receiving needed care—simply because of cost

Nearly 6 in 10 (56%) New Mexicans have sacrificed medical services or medications in the past two years because of cost.

65% are not confident that they can pay for ordinary medical expenses.

Robert Wood Johnson Foundation, *How New Mexicans Feel About Affordability & Healthcare Reform* (Mar. 2022), available at <https://rwjf.ws/3wCe5t1>.

Marketplace & the Family Glitch

The ACA provides subsidies for Marketplace plans when the cost of a person's employer-sponsored insurance is not "affordable".

When calculating what's "affordable," the IRS looks only at the cost of that employee's monthly premium—not the cost of the premiums for family members too.

5 million people are affected, mostly children.

A Fix for the Family Glitch, The Commonwealth Fund (Apr. 2022), available at <https://bit.ly/3AJH6F1>.

Marketplace & the Family Glitch (cont'd)

Possibly getting fixed at the federal level.

Not everyone affected is expected to gain coverage.

Family members will be eligible for Marketplace subsidies but on a separate plan from the employee.

A Fix for the Family Glitch, The Commonwealth Fund (Apr. 2022), available at <https://bit.ly/3AJH6F1>; Affordability of Employer Coverage for Family Members of Employees, 87 FR 20354 (proposed Apr. 7, 2022), available at <https://bit.ly/3ReqqFk>.

Marketplace Costs

Marketplace plans are often unaffordable for many people.

Until recently, federal subsidies on the Marketplace was unavailable above 4x the poverty line.



Marketplace Costs (cont'd)

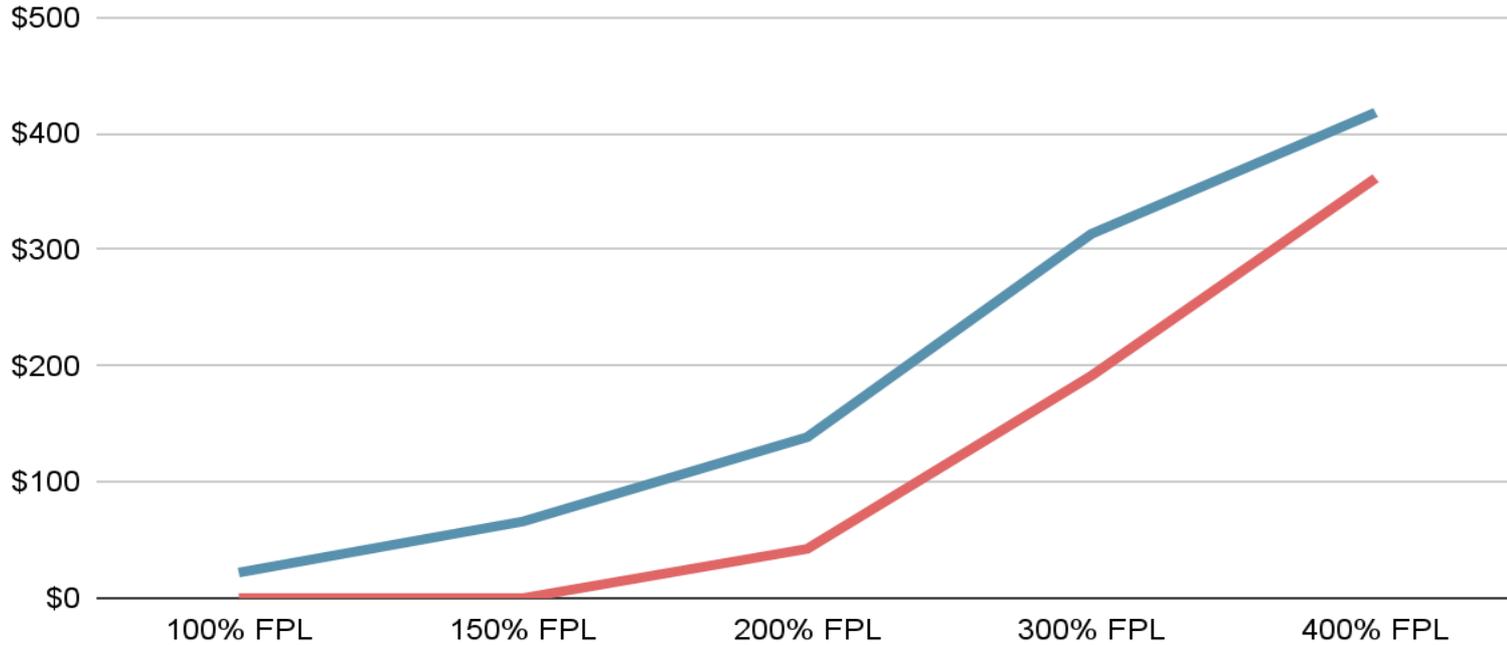
ARPA enhanced the ACA subsidies, which were further extended through 2025.

- Provides federal subsidies to more individuals.
- Increases amount of federal subsidies.

BeWellNM Insurance - Premium Assistance

Average Monthly Premium for Standard Plan

— ACA — ARPA

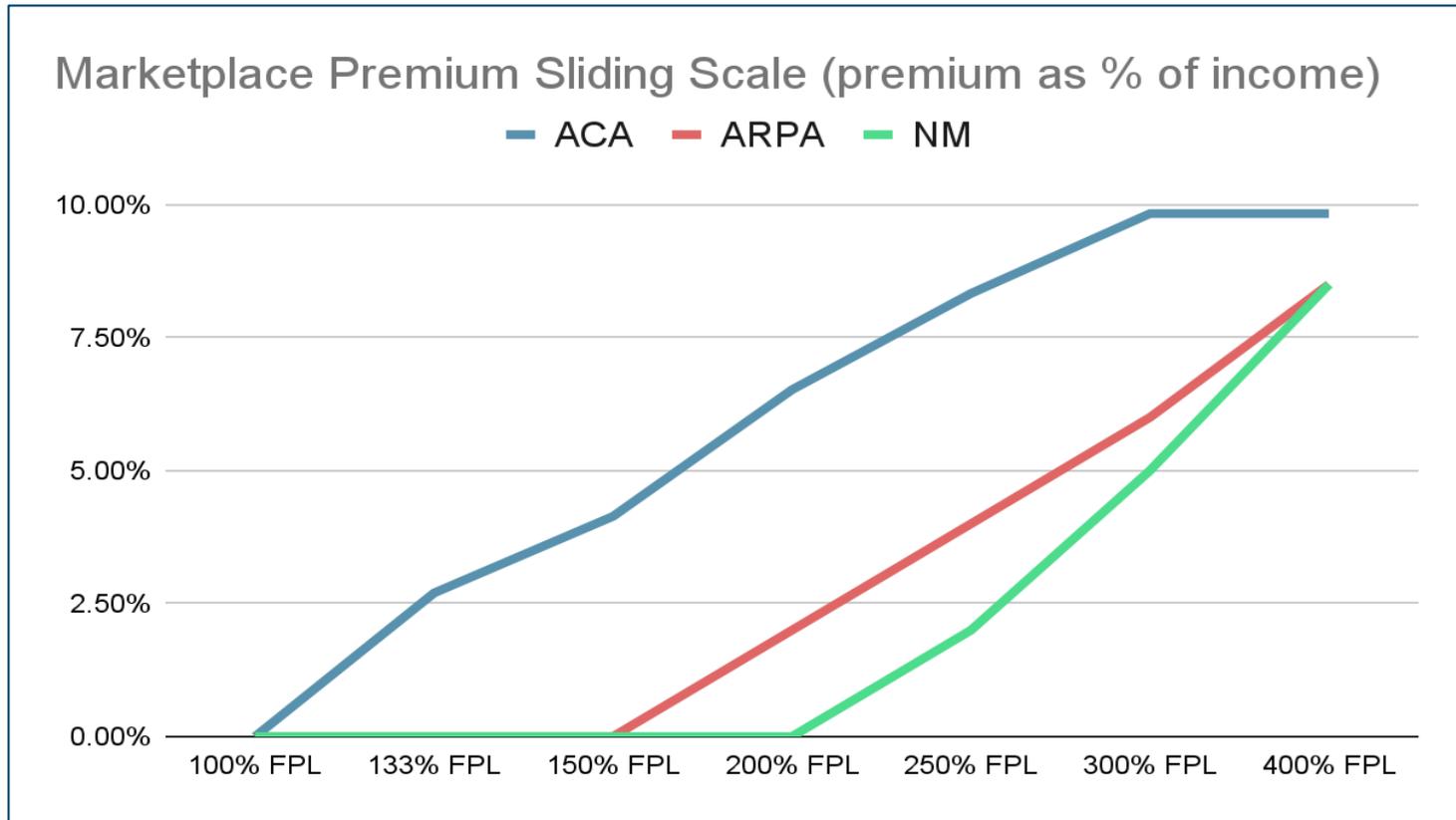


Marketplace Costs (cont'd)

Healthcare Affordability Fund - created in 2021 to make existing insurance options more affordable and to expand coverage.

With money from the Healthcare Affordability Fund, OSI is reducing costs on the Marketplace.

- Reducing premiums in small group market by 10% (for small businesses).
- Further reducing how much New Mexicans will have to pay for their individual plans.



For ACA and ARPA costs, see Jason Levitis and Daniel Meuse, *The American Rescue Plan's Premium Tax Credit Expansion*, USC-Brookings Schaeffer on Health Policy (April 19, 2021), available at <https://brook.gs/3BDqT69>.

For NM costs, see Colin Baillio, *NM's Health Insurance Marketplace Affordability Program*, Office of the Superintendent of Insurance (Aug. 23, 2022), on file with speaker.

Medicaid Enrollment Barriers

Medicaid-eligible people remain unenrolled:

- People may not know they qualify.
- “Chilling” effect of 2019 “public charge” test.



Medicaid Enrollment Barriers (cont'd)

The Patients' Debt Collection Protection Act now requires hospitals to screen uninsured patients for Medicaid eligibility and to offer assistance with enrollment.

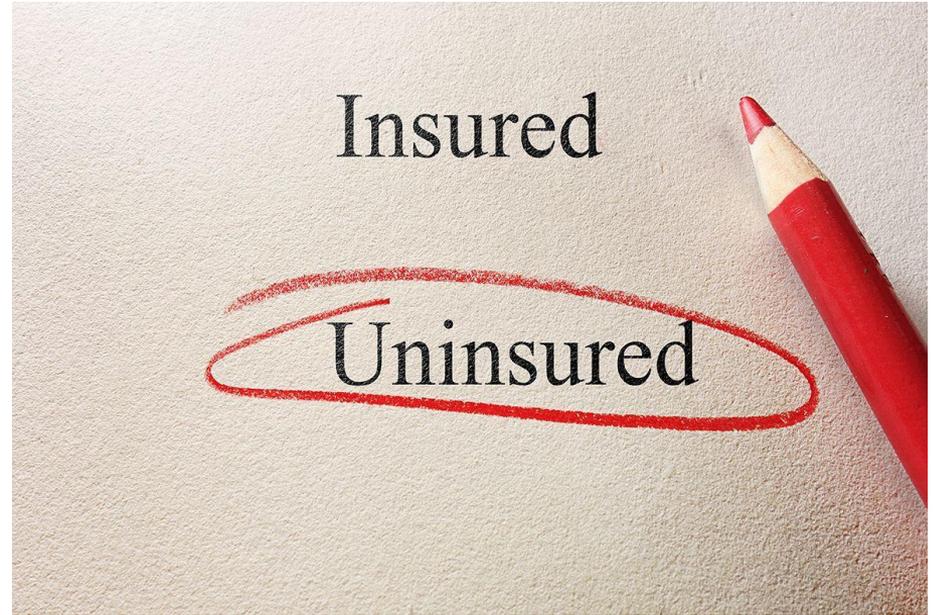
Medicaid is no longer considered in a “public charge” test (unless used for long-term institutional care).

NMSA 1978, § 57-32-3(A) (2021).

DHS Publishes Fair and Humane Public Charge Rule, Dept. of Homeland Security (Sept. 2022), available at <https://bit.ly/3cUhtcR>; 8 C.F.R. §§ 103, 212, 213, 245 (2022), available at <https://bit.ly/3cUhbTj>.

Filling the Last Gap of the ACA

Some low-income workers and families are still unable to buy insurance on the Marketplace.



Most New Mexicans think it's unfair that working families can't get affordable healthcare.

80% agree that the state should take action to ensure healthcare is affordable for all residents.

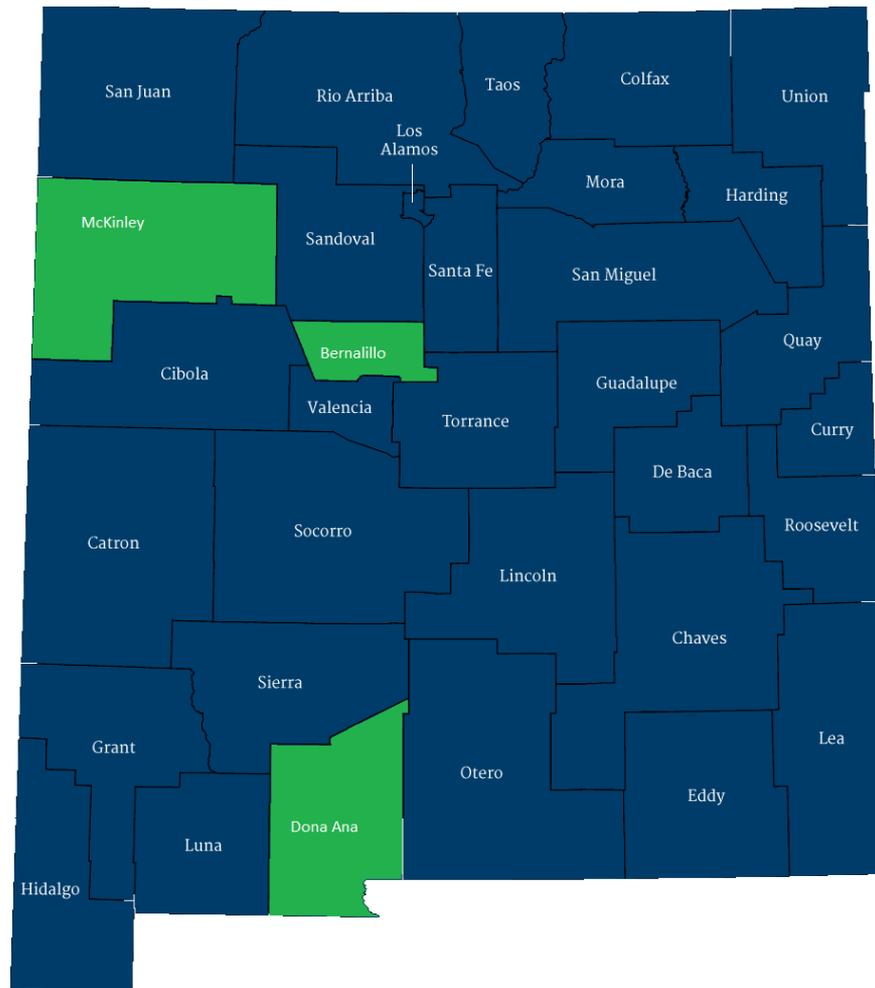
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NMT4HC Community Listening Sessions

In Bernalillo, Dona Ana, and McKinley Counties.

Many providers and patients prefer the simplicity and robustness of Medicaid over commercial plans.

Out-of-pocket costs force many people to forego needed medical care or face medical debt.



OSI's plan to “fill in the gap”



Health insurance option for New Mexico families who are otherwise unable to buy insurance.

Monthly premiums, out-of-pocket costs, and benefits would be similar to plans on the Marketplace.

Similar programs in CO, WA.



Thank you!