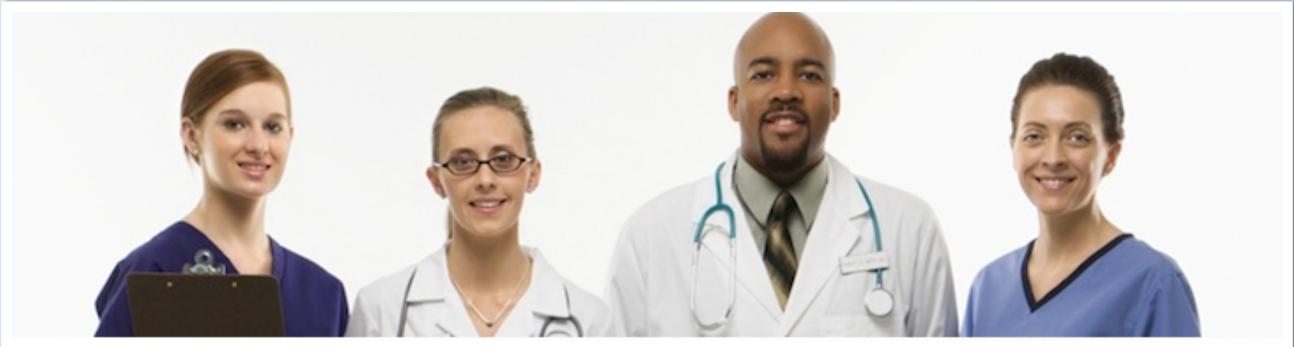


NEWS FROM NMMIP



Important Information About Your Health Insurance From the New Mexico Medical Insurance Pool

Centennial Care Success

“Joe”, a NMMIP enrollee since 2005, lives with a serious medical condition. Joe’s income qualified him for Centennial Care, a low cost health insurance program. With the support of his case manager he was able to apply online at YesNM (yes.state.nm.us) in March. Joe was happy when he received his welcome letter and blue Centennial Care card in a timely manner. Joe reports the care and coverage he is receiving is great. He does not have to pay premiums, and only has minimal copays with doctor visits. Overall, with the support and assistance of his case manager, the process was very smooth, as if there was no change in his health coverage.

Do YOU need help finding new coverage? Call the NMMIP Executive Office at 1-866-622-4711.

Introduction

For over 25 years, the New Mexico Medical Insurance Pool has been the state’s health insurance safety net. For many New Mexicans who were unable to find insurance, we were the only choice. The NMMIP existed to solve many of the concerns that have now been addressed by the Affordable Care Act. Now, you may find you have many more choices for health insurance coverage. Over the next year the NMMIP will see changes as the need for our program becomes smaller.

Rate Increase and Plan Changes for 2015

Last July the NMMIP Board postponed a planned rate increase so that you would have the opportunity to choose new coverage this fall during Open Enrollment. Your rates will increase by 28.8% on January 1, 2015. The rate increase is higher because the NMMIP is also making changes to its plan offerings for 2015. We are required by law to make these changes so that our plans continue to match the private insurance plans available to the public.

Recertification

Next year, the Pool Board plans to start Recertification. This means that in the Fall of 2015, you will need to show that you are still eligible for the Pool. We expect that many Pool enrollees will find that they are eligible for other health insurance coverage and no longer eligible for coverage with the Pool. We will be contacting you to tell you how the process will work, and what documents you will need.

Other Coverage Options For You

How do I know if I qualify for Centennial Care?

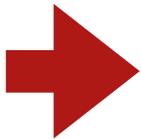
Centennial Care provides free or low-cost health coverage. You may qualify for Centennial Care if your household income is below 138% of the Federal Poverty Level. That's about \$16,116 for a single person household or \$32,916 for a family of four. You can enroll in Centennial Care at any time by going to your local ISD office, calling 1-855-637-6574 or online at www.yes.state.nm.us.

How do I know if I qualify for coverage through the Marketplace?

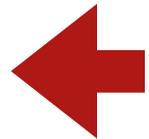
To find out if you qualify for the Health Insurance Marketplace, you will need to wait until the open enrollment period begins on November 15. After November 15, you should call 1-800-318-2596 to enroll by phone or to set up an appointment for in-person assistance. If you have access to the internet, you may apply online at www.healthcare.gov or www.cuidadodesalud.gov. More information can also be found at www.bewellnm.com.

Can I apply for the Health Insurance Marketplace now?

Enrollment is closed until November 15. Only those who qualify for a special enrollment period may apply prior to November 15. More information on how to determine whether you qualify for a special enrollment period can be found at <https://www.healthcare.gov/glossary/special-enrollment-period>.



**Watch For A Special Mailing In Early November 2014
Including: Plan Changes And Your New Premium Rate**



**P.O. Box 6726
Santa Fe, NM 87502
(866) 622-4711**

**Open for Important Information
About Your Health Insurance**