New Mexico Medical Insurance Pool (NMMIP)

Frequently Asked Questions (FAQ)



What is NMMIP?

The **New Mexico Medical Insurance Pool (NMMIP)** provides health insurance coverage for New Mexico residents who cannot obtain insurance due to a denial of or lack of other qualifying options. NMMIP ensures access to healthcare for vulnerable populations within New Mexico.

Who is eligible?

- Must be a New Mexico resident.
- Has been **denied coverage** or is unable to obtain other coverage options.
- Has no access to other qualifying coverage (employer plan, marketplace, Medicaid, Medicare, or other insurance options).

What programs are available?

- Individual and Family Coverage: For those with no other insurance options.
- Medicare Carveout: For Medicare-eligible persons under 65 years old.
- Low Income Premium Program (LIPP): For low-income individuals to receive coverage at a reduced premium. To qualify, prospective members must submit a separate application and proof of income to determine eligibility.
- Integrative Care Management: Ensemble is the agency that provides Integrated Care Management; helping connect NMMIP members to physical and mental health providers, a 24-hour nurse hotline, clinical support at home, remote patient monitoring, and community resources.
- Telehealth: Teladoc is available for 24/7 access to general medicine and mental health services.

Who can I talk to?

- NMMIP's third-party administrator, 90 Degree Benefits, provides customer service, eligibility information, processing ID card requests, and billing inquiries.
- Contacting 90 Degree Benefits is a good place to start for assistance with understanding the eligibility and enrollment process for NMMIP coverage. 1-866-306-1882/ NMMIP_Customerservice@90degreebenefits.com

Who can help me enroll?

- NMMIP utilizes a network of brokers across New Mexico who can assist persons with applying for NMMIP coverage.
- A list of NMMIP brokers can be found here: https://nmmip.org/nmmip-broker-list/

Is there anything else I need to know?

- Website: Additional information, applications, and resources can be found at https://nmmip.org
- 90 Degree Benefits Member Services: 1-866-306-1882/ NMMIP Customerservice@90degreebenefits.com
- NMMIP Executive Office: 1-866-622-4711/ info@nmmip.org