

Important Information for NMMIP Policyholders

Please review carefully!

If you have questions about any information provided in this letter, please contact Customer Service at the NMMIP Plan Administrator, 90 Degree Benefits: NMMIP_CustomerService@90degreebenefits.com or 1-866-306-1882.

2026 Premium Rates

NMMIP is required by law to assess its premium rates annually. Your premium is based on your age and your geographic location as of January 1, 2026. Your rate may change if you move from one county to another during the year. Please refer to the enclosed **DRAFT** 2026 Full Premium Rate Table and the other tables available and updated at www.nmmip.org to identify your premium rate for 2026.

LIPP Recertification - RESPONSE REQUIRED!

NMMIP offers a Low-Income Premium Program (LIPP) which provides premium discounts to policyholders who qualify. There are three levels of premium reduction, based on household size and annual household income. *If your premium is paid by a third party who is not a family member, you do not qualify for LIPP.*

*****Participants in LIPP are required to recertify annually.*****

You need to recertify if you are currently in LIPP:

1. Determine if you qualify by reviewing the LIPP Qualifying Income Guidelines on the enclosed LIPP application (also available at www.nmmip.org).
2. If you qualify, complete the LIPP application (enclosed or online at www.nmmip.org).
3. Submit the completed LIPP application with a copy of your prior year's filed Federal Income Tax forms by **December 15, 2025**. (See the LIPP application for more details and options.)

Members who FIRST apply for LIPP October 1, 2025 to December 31, 2025 do NOT need to recertify until the following fall.

If you would like to apply for LIPP for the first time, follow steps 1-3 above.

If you have questions or need assistance, contact a broker (information available at www.nmmip.org) or customer service at NMMIP_CustomerService@90degreebenefits.com or 1-866-306-1882.

Annual Deductible Change Option

If you wish to change your deductible plan for 2025, you must complete and return the Plan Change form (enclosed) by **December 1, 2025**. If you do not submit the form by that date, you will remain with your current deductible plan for 2026.

- Changes from a **higher to a lower deductible plan** are only allowed **one time per year** during this open enrollment period, for a January 1st effective date. **The Plan Change form must be returned no later than December 1, 2025 to make this change.**
- You can change from a lower to a higher deductible plan at any time upon written notice to the Plan Administrator. The effective date of that change would be on the first of the month following receipt of your written request.

Other Coverage Options

You may be eligible for coverage outside of NMMIP.

- BeWellnm is New Mexico's official marketplace for health plans. To learn about other low- and no-cost coverage options, compare insurance plans, or enroll for a plan, visit www.beWellnm.com or call 1-833-ToBeWell.
- Adults between the ages of 19 and 64 with qualifying annual income may apply for Medicaid (Turquoise Care), a no-cost program with year-round enrollment. To check your eligibility and apply for benefits, visit www.yes.state.nm.us or call 1-800-283-4465.

Premium Payment Reminder

Please mail all premium payments to NMMIP, P.O. Box 27745, Albuquerque, NM 87125-7745.

- If you pay your premiums by **check or Money Order**, you **MUST** send the **actual** check or Money Order (do not send a photocopy).
 - ⇒ Note your NMMIP Member ID # on the check or Money Order.
 - ⇒ Be sure to mail your payment to the address above. Premium payments mailed to any other address will be returned to you which may delay processing.
- If you prefer to pay your premiums by **automatic withdrawal (ACH)**, you must submit a completed ACH Form (available at www.nmmip.org).
 - ⇒ ACH will **only be processed on the 1st or the 15th of the month**.
 - ⇒ You must select your withdrawal date on your ACH form. If you do not select a date on your form, the default withdrawal date is the 1st.

Premium payments and applications for coverage cannot be processed until the actual check or Money Order or completed ACH Form is received.

ATTENTION MEMBERS Paying via ACH

If you elected to have your premium withdrawn from your bank account on the 1st of the month, please note that this transaction will occur on January 15, 2026 for the month of January only. Your premium withdrawal will return to the 1st of the month in February and thereafter.

If you elected to have your premium withdrawn from your bank account on the 15th of the month, there is no change. Your premium withdrawal will remain on the 15th of each month.

If you have questions or need assistance, customer service at NMMIP_Customerservice@90degreebenefits.com or 1-866-306-1882.

Online Application and Updated Forms

NMMIP is offering all forms including the Application for Coverage and the LIPP Application as online forms. Visit www.nmmip.org to complete those forms online or to access any of the following information, forms, or documents:

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|----------------------------|---------------------------------------|
| ● Application for Coverage | ● LIPP Qualifying Income Guidelines |
| ● 2026 NMMIP Rate Charts | ● Information about Insurance Brokers |
| ● Plan Change Form | ● ACH Form |
| ● LIPP Application | ● Current Policy Book |

While many documents on the website are provided in both Spanish and English, please note that an updated NMMIP Policy Book will be available in side-by-side Spanish-English at www.nmmip.org in 2026.

TAKE CHARGE OF YOUR HEALTH!

Care Management is available to all NMMIP Policyholders, a service provided by Ensemble Health Partners at no cost to you. You can contact Ensemble at 505-552-4401 or 1-800-385-8356 to learn more or sign up. Please note that care managers may contact you to check with you about your care from either of these phone numbers.

Health Care Coordination

NMMIP offers targeted programs to optimize good health outcomes. The following programs are a part of your benefit package and are provided at no cost to you.

- All members are assigned a care manager to ensure there are no barriers to getting needed care.
- All members have the opportunity to complete a health questionnaire and a home visit which help identify any non-medical barriers to care which could also negatively impact your overall health.
- If you are hospitalized, care managers will reach out to you to make sure you have what you need when you go home and will continue to follow-up for thirty days after discharge.
- If indicated, you will be enrolled in a remote monitoring program which enables you to take your vital signs which may include blood pressure, heart rate, oxygen level, weight, and keep track of your diabetes checks. The results are shared with the care coordinators to assist with your health management.

Teladoc Services

NMMIP offers Teladoc services when you need to see a doctor but are unable to get in for a visit for several weeks. Your care manager can assist you in connecting with a doctor via telephone or video to get your needs met quickly. This service is also provided at no cost to you.

By statutory regulation, NMMIP is for New Mexico residents only; therefore, we must have a physical address in New Mexico on file for you even if you cannot receive mail at that address; therefore, proof of residency will be required with future applications for coverage.

- Please ensure we have your correct mailing address, phone number, and email address.
- Contact Customer Service at NMMIP_CustomerService@90degreebenefits.com or 1-866-306-1882 to update your information.

Since 1987, NMMIP has been New Mexico's health insurance safety net. We are happy for the opportunity to serve you and other New Mexicans. Please visit www.nmmip.org for more information.

Enclosed

Draft 2026 NMMIP Full Premium Rate Table

Plan Change Form

LIPP Application