

**New Mexico Medical Insurance Pool  
Low Income Premium Program (LIPP)  
FPL Range 300% to 399% (25% Discount)  
January 2026 Monthly Premium Rates**

**Area 1:      Bernalillo, Sandoval, Torrance, Valencia Counties**

| Age  | Plan    |         |         |         |
|------|---------|---------|---------|---------|
|      | \$500   | \$1,000 | \$2,000 | \$5,000 |
| 0-14 | \$386   | \$333   | \$271   | \$188   |
| 15   | \$420   | \$363   | \$295   | \$205   |
| 16   | \$433   | \$374   | \$304   | \$212   |
| 17   | \$446   | \$386   | \$313   | \$218   |
| 18   | \$460   | \$398   | \$323   | \$225   |
| 19   | \$474   | \$410   | \$332   | \$232   |
| 20   | \$489   | \$423   | \$343   | \$239   |
| 21   | \$504   | \$436   | \$353   | \$246   |
| 22   | \$504   | \$436   | \$353   | \$246   |
| 23   | \$504   | \$436   | \$353   | \$246   |
| 24   | \$504   | \$436   | \$353   | \$246   |
| 25   | \$506   | \$437   | \$355   | \$247   |
| 26   | \$516   | \$446   | \$362   | \$252   |
| 27   | \$528   | \$457   | \$371   | \$258   |
| 28   | \$548   | \$474   | \$384   | \$268   |
| 29   | \$564   | \$488   | \$395   | \$275   |
| 30   | \$572   | \$494   | \$401   | \$279   |
| 31   | \$584   | \$505   | \$410   | \$285   |
| 32   | \$596   | \$515   | \$418   | \$291   |
| 33   | \$604   | \$522   | \$424   | \$295   |
| 34   | \$612   | \$529   | \$429   | \$299   |
| 35   | \$616   | \$533   | \$432   | \$301   |
| 36   | \$620   | \$536   | \$435   | \$303   |
| 37   | \$624   | \$539   | \$437   | \$305   |
| 38   | \$628   | \$543   | \$440   | \$307   |
| 39   | \$636   | \$550   | \$446   | \$311   |
| 40   | \$644   | \$557   | \$452   | \$314   |
| 41   | \$656   | \$568   | \$461   | \$320   |
| 42   | \$668   | \$578   | \$468   | \$326   |
| 43   | \$684   | \$591   | \$479   | \$334   |
| 44   | \$704   | \$609   | \$494   | \$344   |
| 45   | \$728   | \$629   | \$510   | \$356   |
| 46   | \$756   | \$654   | \$530   | \$369   |
| 47   | \$788   | \$681   | \$553   | \$385   |
| 48   | \$824   | \$713   | \$578   | \$402   |
| 49   | \$860   | \$743   | \$603   | \$420   |
| 50   | \$900   | \$779   | \$632   | \$440   |
| 51   | \$940   | \$813   | \$659   | \$459   |
| 52   | \$983   | \$851   | \$690   | \$480   |
| 53   | \$1,028 | \$889   | \$721   | \$502   |
| 54   | \$1,076 | \$931   | \$755   | \$526   |
| 55   | \$1,124 | \$972   | \$788   | \$549   |
| 56   | \$1,175 | \$1,017 | \$824   | \$574   |
| 57   | \$1,228 | \$1,062 | \$861   | \$600   |
| 58   | \$1,284 | \$1,110 | \$901   | \$627   |
| 59   | \$1,312 | \$1,134 | \$920   | \$641   |
| 60   | \$1,367 | \$1,183 | \$959   | \$668   |
| 61   | \$1,416 | \$1,225 | \$993   | \$692   |
| 62   | \$1,448 | \$1,252 | \$1,016 | \$707   |
| 63   | \$1,487 | \$1,286 | \$1,043 | \$727   |
| 64   | \$1,511 | \$1,307 | \$1,061 | \$738   |
| 65+  | \$1,511 | \$1,307 | \$1,061 | \$738   |