

**New Mexico Medical Insurance Pool
January 2026 Monthly Premium Rates**

Area 1: Bernalillo, Sandoval, Torrance, Valencia Counties

Age	Plan			
	\$500	\$1,000	\$2,000	\$5,000
0-14	\$514	\$444	\$361	\$251
15	\$560	\$484	\$393	\$273
16	\$577	\$499	\$405	\$282
17	\$595	\$514	\$417	\$290
18	\$613	\$530	\$430	\$300
19	\$632	\$547	\$443	\$309
20	\$652	\$564	\$457	\$318
21	\$672	\$581	\$471	\$328
22	\$672	\$581	\$471	\$328
23	\$672	\$581	\$471	\$328
24	\$672	\$581	\$471	\$328
25	\$674	\$583	\$473	\$329
26	\$688	\$595	\$483	\$336
27	\$704	\$609	\$494	\$344
28	\$730	\$632	\$512	\$357
29	\$752	\$650	\$527	\$367
30	\$762	\$659	\$535	\$372
31	\$779	\$673	\$546	\$380
32	\$795	\$687	\$557	\$388
33	\$805	\$696	\$565	\$393
34	\$816	\$705	\$572	\$398
35	\$821	\$710	\$576	\$401
36	\$826	\$715	\$580	\$404
37	\$832	\$719	\$583	\$406
38	\$837	\$724	\$587	\$409
39	\$848	\$733	\$595	\$414
40	\$859	\$743	\$602	\$419
41	\$875	\$757	\$614	\$427
42	\$890	\$770	\$624	\$435
43	\$912	\$788	\$639	\$445
44	\$938	\$812	\$658	\$458
45	\$970	\$839	\$680	\$474
46	\$1,008	\$872	\$707	\$492
47	\$1,050	\$908	\$737	\$513
48	\$1,098	\$950	\$770	\$536
49	\$1,146	\$991	\$804	\$560
50	\$1,200	\$1,038	\$842	\$586
51	\$1,253	\$1,084	\$879	\$612
52	\$1,311	\$1,134	\$920	\$640
53	\$1,370	\$1,185	\$961	\$669
54	\$1,434	\$1,241	\$1,006	\$701
55	\$1,498	\$1,296	\$1,051	\$732
56	\$1,567	\$1,356	\$1,099	\$765
57	\$1,637	\$1,416	\$1,148	\$800
58	\$1,712	\$1,480	\$1,201	\$836
59	\$1,749	\$1,512	\$1,227	\$854
60	\$1,823	\$1,577	\$1,279	\$890
61	\$1,888	\$1,633	\$1,324	\$922
62	\$1,930	\$1,669	\$1,354	\$943
63	\$1,983	\$1,715	\$1,391	\$969
64	\$2,015	\$1,743	\$1,414	\$984
65+	\$2,015	\$1,743	\$1,414	\$984