

**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