Important Information for NMMIP Policyholders: Please review carefully!

2027 Premium Rates

- Your premium is based on your age and your geographic location as of January 1, 2027. Your rate may change if you move from one county to another during the year.
- Refer to the enclosed 2027 Full Premium Rate Table and the other tables available at www.nmmip.org to identify your premium rate for 2027.
- NMMIP is required by law to assess its premium rates annually.

Are you a Low Income Premium Program (LIPP) Member?

- See the enclosed LIPP Recertification flyer for action required
- **RESPOND by DECEMBER 15, 2026 to avoid full premium**

Annual Deductible Change Option

To change your deductible plan for 2027, complete and return the Plan Change form (enclosed) **by December 1, 2026**. If you do not submit the form by that date, you will remain with your current deductible plan for 2027.

- 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, 2026 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.

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).
  - ⇒ Include 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If you elected to have your premium withdrawn from your bank account on the 1st of the month, please note that this transaction will occur on January 15, 2027 for the month of January *only*.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.

Online Application and Updated Forms
All forms, including the Application for Coverage and the LIPP Application are available online. Visit www.nmmip.org to complete or access any of the following information, forms, or documents:

- Application for Coverage
- 2027 NMMIP Rate Charts
- Plan Change Form
- LIPP Application
- LIPP Qualifying Income Guidelines
- Information about Insurance Brokers
- ACH Form
- Current Policy Book

While many documents on the website are provided in both Spanish and English, please note that an updated NMMIP Policy Book may be available in side-by-side Spanish-English at www.nmmip.org in 2027.

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 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.

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.

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.

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. 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.

Enclosed:
LIPP Recertification Flyer
2027 NMMIP Full Premium Rates
Plan Change Form
LIPP Application
Teladoc Flyer
Member Portal Quick Start Guide
Electronic EOB Flyer