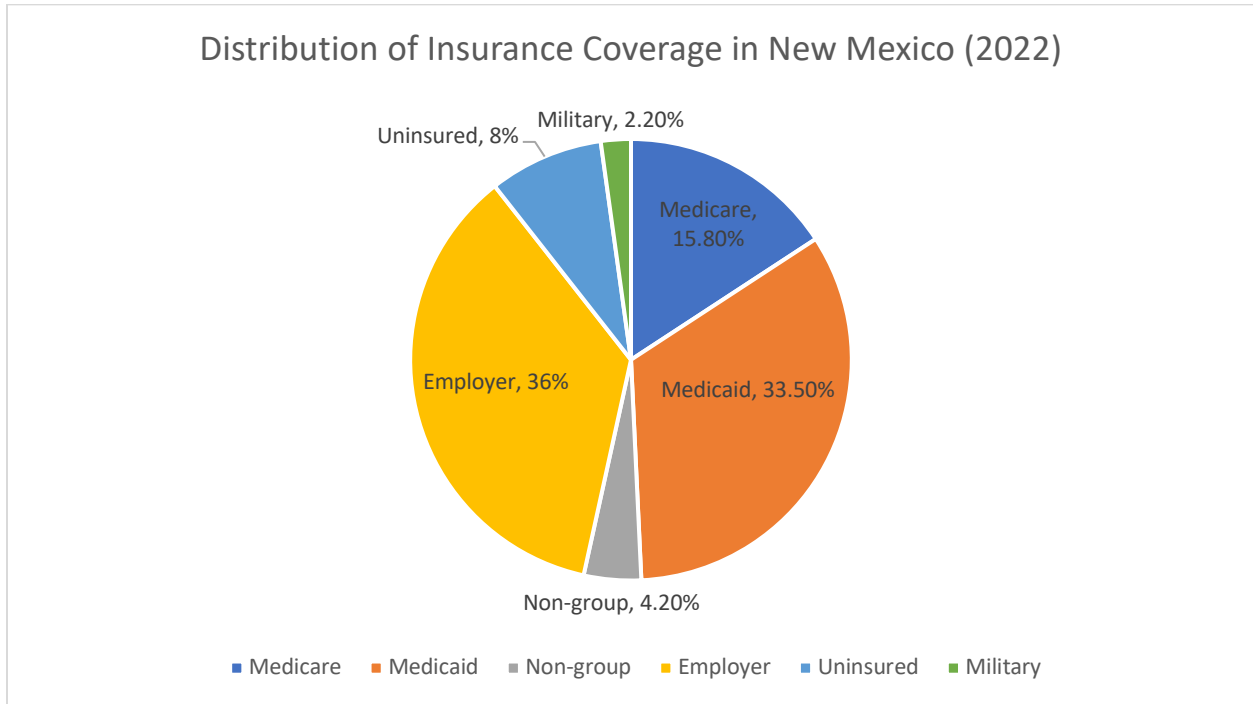


New Mexico

Sources of Insurance Coverage



*Source: KFF, Health Insurance Coverage of the Total Population, 2022

Medicare

In New Mexico, [325,000](#) residents are enrolled in Medicare, 15.8% of the state's population (2022 data). Of those, [52%](#) are enrolled in a Medicare Advantage plan. For New Mexicans in the traditional Medicare program, the [New Mexico Office of the Superintendent of Insurance](#) regulates Medicare supplemental plans.

Medicaid and the Children's Health Insurance Program (CHIP)

In New Mexico, [688,400](#) people are enrolled in Medicaid or CHIP, 33.5% of the population (2022 data). New Mexico has adopted Medicaid expansion under the Affordable Care Act, and the state has administered Medicaid benefits through a program called [Centennial Care](#) since 2014. Medicaid expansion currently covers approximately [296,000](#) low-income adults in New Mexico (June 2023 data). Centennial Care works closely with the Indian Health Service to allow [Native Americans](#) residing in New Mexico to enroll in a private managed care organization (MCO) if they choose.

New Mexico Medicaid covers children up to [305%](#) of the federal poverty level (FPL), and approximately [54%](#) of all births in New Mexico are covered by Medicaid (June 2023 data). The state also operates a CHIP program as an expansion of Medicaid. Medicaid covers children age

0-5 up to 240% of the federal poverty level (FPL), as well as children age 6-18 up to 190% FPL, and CHIP provides coverage for younger uninsured children in households up to 305% FPL and older uninsured children in households up to 245% FPL. New Mexico residents can apply for Medicaid through the state's "[YesNM](#)" portal.

In New Mexico, [82%](#) of Medicaid enrollees receive benefits via one of three MCOs currently participating in Centennial Care. These insurers have contracts with the [New Mexico Human Services Department](#).

Employer-sponsored Insurance

In New Mexico, [741,600](#) people are covered by employer-sponsored insurance (ESI), or 36% of the total state population (2022 data). The share of ESI enrollment in the state is significantly smaller than the national average of 48.5%. Approximately [49.8%](#) of New Mexico employers offer ESI. However, offer rates vary significantly by size of firm. In New Mexico, 95.8% of large firms (50 or more employees) offer ESI, while only 33.5% of small employers offer ESI.

In New Mexico, approximately [41.4%](#) of private sector businesses that offer coverage self-fund at least one health plan. For large firms (50 or more employees) that offer coverage, 64.1% self-fund at least one health plan.

Individual Market Insurance

Approximately [4.2%](#) of New Mexico residents are enrolled in the individual market (2021 data). In 2023, [40,778](#) New Mexicans selected a plan through the state's Affordable Care Act Marketplace, [beWellnm](#). It is more challenging to ascertain enrollment numbers for off-Marketplace individual market enrollment.

Individual market health insurance (both on- and off-Marketplace) is regulated in New Mexico by the [Office of Superintendent of Insurance](#).

Other Coverage

Some New Mexicans are enrolled in other forms of insurance coverage, such as coverage for the military (TRICARE or U.S. Veterans Administration), which covers [2.2%](#) of the population, or 45,000 residents.

The Uninsured

Approximately [8%](#), or 171,800, New Mexico residents are uninsured (2022 data). Among states that expanded Medicaid prior to 2023, New Mexico has the [5th highest](#) uninsured rate. Among the non-elderly population, people of color are significantly more likely to be uninsured in New Mexico than White people. American Indian/Alaska Native residents have the highest [uninsured rate](#) (15.4%), followed by Hispanic residents (11.3%), while White residents have the lowest uninsured rate (7.4%) among all racial groups. Lack of insurance is also highly correlated with income. Approximately [13.3%](#) of people under 100% FPL are uninsured in New Mexico, while 4.3% of people over 400% FPL are uninsured.

State Regulators: New Mexico

CMS is responsible for the oversight of Medicare Advantage plans. The CMS Regional Office for New Mexico is based in Dallas. Contact information is available [here](#).

New Mexico Office of Superintendent of Insurance (OSI)

The OSI regulates the fully insured business of insurance in the state of New Mexico. OSI publishes annual reports on the state's insurance industry [here](#). For health insurance companies, OSI is responsible for:

- **Licensure:** All insurers operating in the state must demonstrate that they are financially solvent and capable of paying claims. After initial licensure, companies must file financial information with OSI on a regular basis. The public can search for insurance companies licensed to operate in the state of New Mexico [here](#), and find information about company financial statements [here](#). The OSI is also responsible for the licensing and oversight of health insurance agents and brokers.
- **Form review:** The [Life & Health Product Filing Bureau](#) within OSI reviews health insurers' contracts and covered benefits to ensure that they comport with state and federal laws, including state benefit mandates. Forms subject to review and approval include but are not limited to insurance policies, certificates of coverage, applications, enrollment forms, riders, endorsements, and various health insurance advertisements. Form filing rules and guidance for carriers can be found [here](#).
- **Rate review:** Health insurers must submit proposed premium rates to OSI on an annual basis, and the agency has authority to review rates and require adjustments. Individual and small group issuer rate guidance can be found [here](#). For plan year 2022, OSI issued updated [rate filing guidance](#) to ensure carriers operating in New Mexico's individual market comply with Affordable Care Act rules and set premium rates that reflect variations in plan benefits, rather than variation in the characteristics of expected enrollees. Rate review is also performed to ensure compliance with New Mexico's various affordability initiatives, including the state's [Health Care Affordability Fund](#).
- **Compliance review:** The OSI's [Managed Health Care Compliance Bureau](#) conducts a regulatory review of health plans offered in New Mexico to ensure adherence with state and federal laws protecting consumer and provider rights. This review includes oversight of provider network adequacy, prior authorization and other utilization management, and member and provider grievances.
- **Marketing:** The OSI is responsible for oversight of insurers' marketing tactics and discouraging unfair or deceptive tactics. Results of market conduct exams completed by OSI are available [here](#).
- **Enforcement:** The OSI has authority to enforce state and federal insurance laws. Their enforcement tools can range from requesting a corrective action, issuing a cease and desist order, imposing fines, or seeking an injunction. Consumers can file complaints about their insurance company, agents or brokers, [here](#). The OSI offers a separate system for consumer complaints regarding [pharmacy benefit managers](#) (PBMs). Information about enforcement actions is available [here](#).

- **Appeals:** Under the Affordable Care Act, insurers must provide enrollees with the right to an external, independent appeal. The OSI's Managed Health Care Bureau manages the external review process for insured individuals. Consumers can learn about the appeals process [here](#).

New Mexico Human Services Department (HSD)

The New Mexico Human Services Department's [Medical Assistance Division](#) administers the state's Medicaid and CHIP programs, and manages the contracts with managed care organizations (MCOs) that deliver benefits under Medicaid and CHIP. New Mexico's Medicaid State Plan, which describes how the state operates its Medicaid program, is available [here](#). Current and past MCO contracts are publicly accessible [here](#).

HSD publishes quarterly and annual [reports](#) evaluating the Centennial Care program and participating MCOs on a number of metrics, including enrollment, quality, access, and utilization. HSD also provides monthly data reports that monitor Medicaid enrollment at the state and county level, available [here](#).

New Mexico Attorney General

New Mexico's Attorney General represents the state in court when there is an action against an insurance company, entity, or individuals engaged in potentially fraudulent activity. The Office's Advocacy and Intervention Division accepts complaints from consumers about unfair business practices, as well as Medicaid provider fraud and abuse. Complaints can be submitted [here](#).

Other Sources of Information

[Health Insurance Navigators, Agents and Brokers](#) (collectively, "consumer assisters")
New Mexico's health insurance Marketplace (beWellnm) provides grants to local organizations called "Navigators" that are tasked with assisting consumers determine eligibility for subsidized coverage programs and helping them with post-enrollment questions. New Mexico-based health insurance agents and brokers perform similar consumer assistance functions, and are generally paid on a commission basis. These consumer assisters can be helpful sources of information about health insurance and the challenges consumers face. They can be located through the "[Certified Assister](#)" page on the beWellnm website.