

## How Will the New Healthcare Reform Law Affect Me?

More than 400,000 adults in New Mexico don't have healthcare insurance. If you are one of them, you will probably be eligible for healthcare coverage beginning January 1, 2014.

<b>Adults ages 19 to 64 may qualify for:</b>			
	<b>MEDICAID</b> <i>free healthcare coverage</i>	<b>EXCHANGE</b> <i>private healthcare coverage</i>	
		With financial assistance	Without financial assistance
<b>Household Size</b>	<b>If their household income is this much each month:</b>		
1 person	Less than \$1,321	\$1,323-\$3,830	More than \$3,830
2 people	Less than \$1,783	\$1,785-\$5,170	More than \$5,170
3 people	Less than \$2,245	\$2,247-\$6,510	More than \$6,510
4 people	Less than \$2,707	\$2,709-\$7,850	More than \$7,850
5 people	Less than \$3,171	\$3,172-\$9,190	More than \$9,190
6 people	Less than \$3,632	\$3,634-\$10,530	More than \$10,530

**Does immigration status matter?** Yes. While many immigrants can get Medicaid, some cannot. Undocumented immigrants are ineligible for Medicaid (except to pay for emergencies) and coverage through the Exchange. And while lawfully present immigrants can get coverage in the Exchange, some may have to wait 5 years before they can get Medicaid. For more information about which immigrants qualify for healthcare coverage, visit [www.nmpovertylaw.org/?page\\_id2603](http://www.nmpovertylaw.org/?page_id2603).

**What about children or senior citizens?** The chart above shows the income rules for most adults, but different income rules apply to children and senior citizens. There are also special rules for pregnant women and people with disabilities. If you or someone in your family falls into one of these categories, you can get Medicaid now – you don't have to wait until 2014. For more information about the eligibility rules for these groups, visit [www.nmpovertylaw.org/?page\\_id=4901](http://www.nmpovertylaw.org/?page_id=4901).

**What happens to State Coverage Insurance (SCI)?** SCI is ending in 2013. Most SCI enrollees will qualify for Medicaid, and the rest will qualify for financial assistance to buy coverage through the Exchange. Check the income chart above to see where you can get healthcare coverage starting in 2014.

**What is the Exchange?** The Exchange is a new “marketplace” where uninsured people will be able to compare and sign up for health insurance. The Exchange will give you plain language descriptions of a variety of insurance plans so you can choose the one that is best for you and your family. You will be able to apply online or using a paper application and you can submit your application through the Exchange website or by fax, telephone, postal mail, or in person.

**What does it mean to get “financial assistance” to buy Exchange coverage?** The federal government will give most people who purchase coverage through the Exchange financial help to make health insurance more affordable. People with insurance pay for healthcare in two ways: the “premium” is the amount you pay each month to keep your insurance card current, and “cost-sharing” is what you pay when you access the healthcare – like copayments for prescriptions or office visits. Most people in New Mexico who can get Exchange coverage will qualify for financial help with both types of healthcare costs.

**What if I need help figuring this out?** You can get help figuring out your health insurance options at your local Income Support Division office and the Exchange walk-in service center. There will also be a statewide 24-hour hotline to answer questions about applying. And the state will employ “navigators” – people who know about the eligibility rules and healthcare insurance options and will sit down with you, for free, to help you complete an application and choose a plan.

**What if I already have health insurance?** If you get health insurance through your job, then your healthcare coverage will stay the same. If you buy your own health insurance, you will be able to use the Exchange to compare plans and get financial assistance to pay insurance premiums.

**Do I have to pay a fine if I don’t get healthcare insurance?** Maybe. Starting in 2014, most people will be required to have healthcare coverage or pay a penalty. This coverage could include insurance through your job, the Exchange, or coverage through Medicaid. Some people, including Native Americans, many low-income families, and undocumented immigrants are exempt from this penalty. The Exchange and navigators will help you figure out if you qualify for an exemption.

**I think I qualify for healthcare coverage. What do I do now?** The state will begin accepting applications for Medicaid and health insurance through the Exchange on October 1, 2013. The coverage will begin January 1, 2014. Ask your local health clinic or Income Support Division office how to apply beginning in October, or visit [www.nmpovertylaw.org](http://www.nmpovertylaw.org) for more information.