

KNOW YOUR RIGHTS



Health Action
New Mexico

BeWell

How to Get and Keep Healthcare on the Exchange

NM Health Insurance Exchange (also called BeWell) has health insurance plans available for purchase and offers financial assistance that reduces monthly costs based on your income. Most people that qualify for help can get coverage for free or less than \$50 a month.

How to Apply and Enroll

- Online at BeWellNM.com.
- By phone at the Customer Engagement Center at 833-862-3935 (TTY: 711)
- At community organizations or clinics: Free certified assisters are available statewide to help you review options, apply for assistance and enroll in a plan that fits your healthcare needs and budget. Schedule an appointment at: BeWellNM.com/appointment or call 833-862-3935.

Information Required to Qualify for Coverage on BeWell

Applicants may need to provide information or documents to show that they qualify for coverage. Documents are only required when information cannot be verified electronically and must be requested in writing by BeWell.

- Identity: Information about your personal and financial history that only you can answer can be used to verify your identity without documents. If this isn't possible, other documents can be provided.
- State residency: So long as you say you are a resident of New Mexico and intend to stay here or that you moved here for work, documentation is not required.
- Proof of income: If your income cannot be verified electronically, you will be asked for documents that show your income, like paychecks or an employer statement. If this is not possible, you can provide a sworn statement about your income.

SSNs and Immigration Status: Social Security numbers and proof of citizenship/immigration status are only required for family members who will be getting coverage on BeWell. This information is not required for any household members who are not applying for coverage. If your status or U.S. citizenship cannot be verified electronically, you will need to turn in documents. You have 95 days to submit requested citizenship and immigration documents to complete the application.

Qualifying for Coverage on BeWell

You may qualify for healthcare coverage on BeWell if you:

- Live in New Mexico
- Do not qualify for Medicaid or Medicare
- Are a U.S. citizen, national, or have an immigration status considered lawfully residing
- Are uninsured or have an employer insurance plan that is not "affordable"

All lawfully present immigrants can qualify for coverage with financial assistance on BeWell. The term "lawfully present" includes all immigration statuses, except for those that are undocumented. Starting in November of 2024, individuals with DACA status will qualify to get coverage on BeWell.

Healthcare coverage on BeWell never triggers a "public charge" test and will not impact an individual's immigration status.

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When You Can Enroll in a Plan on BeWell

- Open enrollment is the time of year when all New Mexicans can enroll in a health insurance plan on BeWell. Open enrollment starts November 1 and ends January 15.
- Native Americans who are members of federally recognized tribes can enroll in coverage any time of year. Members can also change plans as often as once a month.
- Households with income below 200% of the federal poverty level and who don't qualify for Medicaid, can enroll any time.
- People turning 26 years old and are aging out of a parent's health insurance plan can enroll on BeWell either 60 days before or 60 days after their birthday.
- People who have experienced a qualifying life event may be able to enroll during a 60-day special enrollment period. Qualifying life events include:
 - Getting married or divorced
 - Having a baby or adopting a child
 - Moving to New Mexico
 - Losing health insurance (through your job, Medicaid, COBRA, or aging out of a parent's plan)
 - Gaining citizenship or lawful presence in the United States
 - Having a change in your income or household member's income
 - If you're not sure if you qualify for a special enrollment period contact BeWell or schedule a free appointment with a certified assister.

You May Qualify for Discounts Based on Your Income

Effective 4/1/24 - 3/31/25	You may qualify for:		
	Can Enroll on BeWell Anytime & Plans are Free 200% FPL	Plans for Native Americans on BeWell are Free 300% FPL	Financial Assistance is Available on BeWell 400% FPL*
Household Size	If your monthly income is less than:		
1 person	\$2,510	\$3,765	\$5,020
2 people	\$3,407	\$5,110	\$6,814
3 people	\$4,304	\$6,455	\$8,607
4 people	\$5,200	\$7,800	\$10,400
5 people	\$6,097	\$9,145	\$12,194
6 people	\$6,994	\$10,490	\$13,987



Scan this code to schedule a virtual or phone meeting with a qualified BeWell Advisor!

*Through 2025, households over 400% FPL may also be eligible for discounts.

Native Americans in New Mexico who are members of a federally recognized tribe may qualify for lower cost plans and can utilize both coverage on BeWell and Indian or Tribal Health Service benefits.

Keeping Your Coverage

If you have to pay a monthly premium, your premium will be due by the last day of each month (except for the first one which is due by the 23rd of the month). You can pay online, by phone, by mail, or by setting up recurring payments to your card or account. Make sure you notify BeWell if there are reductions in your income, so you can qualify for lower cost coverage. You can make changes to your coverage plan on BeWell during the open enrollment period. If you don't take any action during open enrollment, BeWell will automatically re-enroll you in your current plan.