

New Mexico's Health Insurance Marketplace

Native Americans and BeWell





Native Land Acknowledgement

BeWell acknowledges the ancestral lands of the Indigenous peoples of New Mexico, including the 19 Pueblos, the Apaches, and Diné Nation.

We honor their cultures, sovereignty, and history.

BeWell is committed to supporting these communities to accessing reliable and affordable health insurance and support their ongoing well-being.

Main Topics

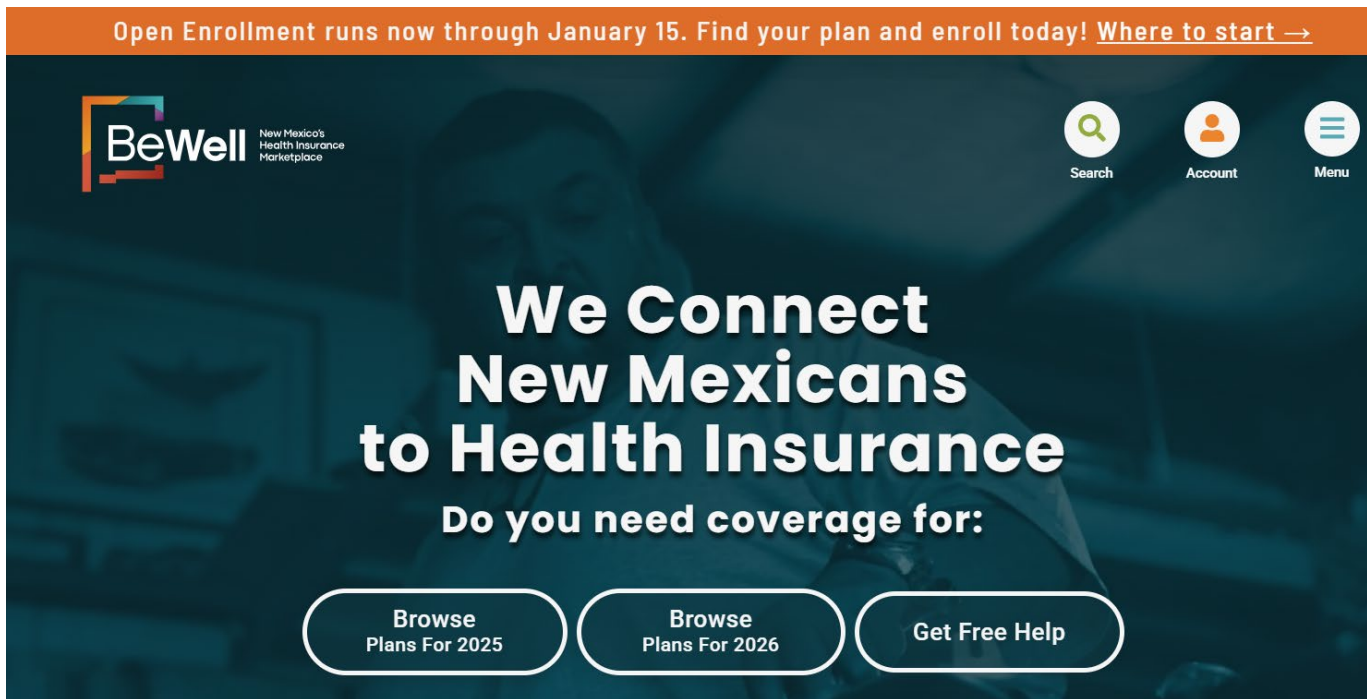
- BeWell Mission
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BeWell Basics

BeWell's Mission

To connect New Mexicans with the best coverage available, supporting their enrollment in affordable, high-quality health insurance.

BeWell Basics



Website: beWellnm.com;

- Customer service is open Monday-Friday, 8am-5pm.
 - 833-ToBeWell: 833-862-3935 (TTY: 711)
- Helps connect New Mexicans with free education and [enrollment assistance](#) from agents, brokers, and enrollment counselors, collectively referred to as “assisters”.

Certified Assister Network

- The BeWell Assister Network consists of certified agencies, brokers, and enrollment counselors who help consumers through the enrollment process free of charge.
- Agencies and brokers are trained insurance professionals who help consumers enroll in a health insurance plan.
 - Agents may work for a single health insurance company; brokers may represent several companies.
 - Both must be licensed in New Mexico and have signed agreements with BeWell to sell Marketplace health plans. They may also get payments (“commissions”) from insurance companies for selling health insurance plans.
- Enrollment counselors may be available at hospitals, clinics, schools, and other locations.

BeWell Basics

- The only place where Advance Payments of the Premium Tax Credit (APTC) and other state subsidies can be applied to reduce monthly premiums:
 - Provides form 1095-A to consumers as a tax record of their coverage and any federal financial assistance (e.g., APTC) they may have received toward their premium; and
- BeWell is the brand name; the terms “Exchange” & “Marketplace” have been used previously.

BeWell Does Not



- Negotiate rates between health insurance carriers and providers.
- Oversee, regulate, or manage health insurance carriers.
- Operate as a state agency or regulatory body.
- Regulate or set insurance laws.
- Regulate agents and brokers.
- Administer or oversee Medicaid.
- Pay commissions.
- Create, print, or provide health insurance ID cards.
- Determine provider networks or plan pricing.
- Process or manage premiums or claims.

Eligibility

Eligibility for New Mexicans



- Individuals and their families may be eligible to purchase a plan through BeWell if they meet eligibility requirements. To qualify for a plan through BeWell:
 - They must be a resident of the state or intend to reside there;
 - They must be a citizen or be lawfully present in the U.S.; and
 - They must not be incarcerated.
- Plans with BeWell do not replace Indian Health Service (IHS) or Tribal Health Care Clinics.

Financial Assistance



- Individuals and their families may be eligible for financial assistance when they purchase a plan through BeWell (e.g., the APTC) if they:
 - Live in New Mexico;
 - Cannot get affordable health insurance at work; and
 - Are not eligible for Medicare, Medicaid, or other public coverage programs.

Federal Changes



BeWell continues to navigate the every changing federal and state laws and rules around health insurance. We provide updates on these changes on our [website](#).

The federal government has made significant changes to Medicaid, including eligibility and work requirements. These changes will not impact this year, and more updates can be found on the [Health Care Authority federal changes webpage](#).

On top of this, we have seen historic rate increases from carriers - the average increase being 36% for PY26.

None of the changes implemented impact Native Americans specifically and those receiving subsidies will see their subsidy amounts increase to cover the premium increases.

Medicaid and BeWell



- Consumers complete a single streamlined application to apply for coverage and affordability programs. The application can also be used to apply for Medicaid. This is called a “no wrong door” approach.
- BeWell will assess applications for health coverage with financial assistance for Medicaid eligibility.
 - If one or more members of a household are assessed as likely eligible for Medicaid, their application will be transferred to the HCA for a final determination of Medicaid eligibility.
 - Applications of individuals assessed as likely not eligible for Medicaid will not be sent to HCA for a final Medicaid determination, unless requested by the individual.

Programs Administered by BeWell

Assistance Programs



- Eligible consumers up to 400% FPL can use New Mexico Premium Assistance (NMPA) to purchase plans in all metal levels.
 - Consumers over 400% FPL do not qualify for NMPA.
 - The NMPA assistance amount is based on the consumer's household size and expected household income for the coverage year.
- Turquoise Plans
 - Offers lower out-of-pocket cost plans to individuals with incomes up to 400% FPL (~\$45,000 annually).

*The BeWell application will automatically apply the correct variant based on the consumer's income.

Native American Premium Assistance



- Marketplace Affordability Program (MAP) provides enhanced premium assistance for members of federally recognized Tribes, Nations, and Pueblos. These plans are referred to as “Max Savings Plans” on BeWell. The assistance includes:
 - \$0 premium options for Native Americans up to 300% FPL who qualify for coverage through BeWell, and reduced premiums between 300-400% FPL
 - Members registered with federally-recognized Tribes between 300-400% FPL will have a premium sliding scale based on household income.
 - The state pays what would otherwise be owed for the plan after accounting for the federal PTC and NMPA.

Medicaid Transition Premium Relief



- Medicaid Transition Premium Relief
 - A program funded by the Health Care Affordability Fund (HCAF) available to individuals and families who:
 - No longer qualify for Medicaid;
 - Qualify for PTC through BeWell; and
 - Have income at or below 400% Federal Poverty Level (FPL).
 - This program covers the first month's premium when the individual/family enrolls through BeWell. It is intended to smooth the coverage transition, ensure continuity of coverage, and effectuate coverage.

Income Guidelines



Gross Monthly Income FPL Guidelines for 2025

	Medicaid Kids (age 0-5) Medicaid Kids (age 0-18)			Medicaid Kids (age 0-5)	
	Medicaid Adults	BeWell Coverage			
How many people are in your household?	Up to 138% FPL	200% FPL	240% FPL	300% FPL	400% FPL
Individuals	\$1,800	\$2,609	\$3,130	\$3,913	\$5,217
Family of: 2	\$2,433	\$3,525	\$4,230	\$5,288	\$7,050
Family of: 3	\$3,065	\$4,442	\$5,330	\$6,663	\$8,884
Family of: 4	\$3,698	\$5,359	\$6,430	\$8,038	\$10,717
Family of: 5	\$4,330	\$6,275	\$7,530	\$9,413	\$12,550
Family of: 6	\$4,963	\$7,192	\$8,630	\$10,788	\$14,384
Family of: 7	\$5,595	\$8,109	\$9,730	\$12,163	\$16,217
Family of: 8	\$6,228	\$9,025	\$10,830	\$13,538	\$18,050

BeWell and IHS and 638 clinics

- Having a plan through BeWell compliments IHS and Tribal health clinics (638) if someone does not qualify for Purchased Referred Care (PRC).
 - A plan through BeWell pays for emergency care when you travel
 - Consumers can access providers outside of IHS and 638 clinics
 - Native Americans can enroll through BeWell year-round
 - If IHS is contracted, they can bill carriers for customers who access services at IHS and are enrolled in a BeWell plan.

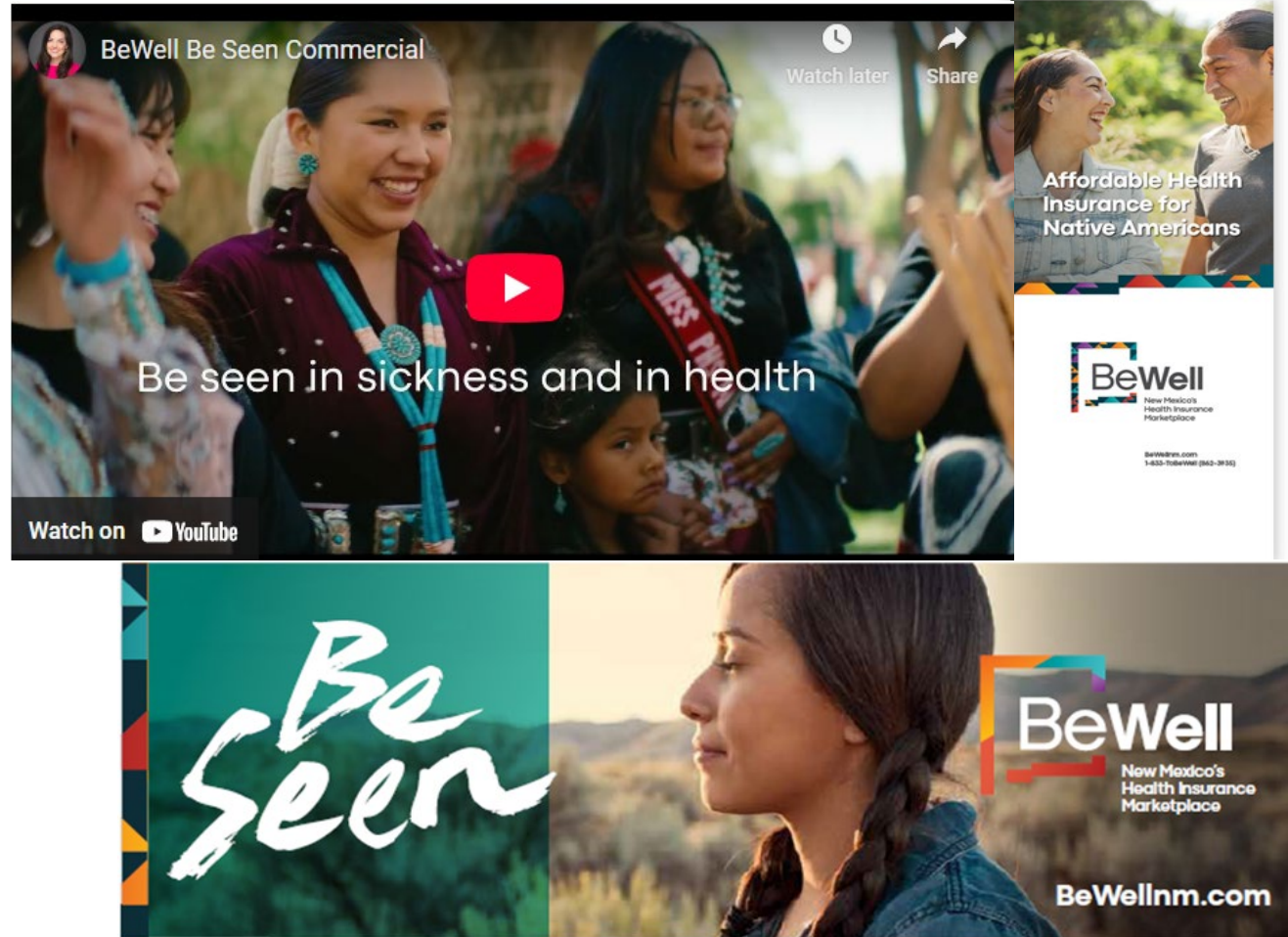
Outreach and Enrollment

Outreach and Marketing



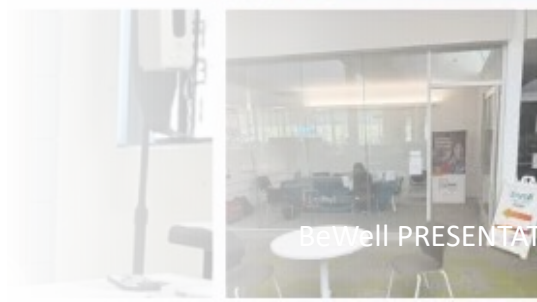
We have modified our messaging to focus more on BeWell coverage as a supplemental coverage option to IHS.

We continue to leverage social media to reach our Native American consumers and collaborate with Tribes, Pueblos, Tribal organizations, Indian Health Service and Tribal Health Care facilities.



Native American Enrollment

- **Current Enrollment (YTD): 3064**
- April 2025 enrollment: 2271
- April 2024 enrollment: 1503
- 40% are in a \$0 premium and cost sharing plan



Contact Information

Contact

Darryl F. Madalena, Native American Liaison
Dmadalena@nmhix.com
505-627-7776



Connect with a
Native American
certified assister.



BeWell

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