



Premium Assistance for Maternity (PAM)

1. What Is PAM?

- ▶ An *Insure New Mexico!* Solution to expand health insurance coverage for pregnant women who are uninsured or have insurance that does not include maternity coverage.
- ▶ PAM offers pregnancy-only health insurance coverage for eligible pregnant women.

2. Goals of PAM

- ▶ Reduce New Mexico's high rate of uninsured.
- ▶ Offer affordable insurance options for pregnant women who do not qualify for traditional Medicaid due to income.

3. Funding for Premium Assistance Programs (Both PAM and Premium Assistance for Kids)

- ▶ FY 2010: State-only funding - \$2.6 million

4. PAM Eligibility and Enrollment:

- ▶ Must be pregnant and a New Mexico resident.
- ▶ Citizen or Legal Permanent Resident (LPR).
- ▶ Uninsured or no maternity coverage and ineligible for Medicaid due to income.
- ▶ No upper income limit.
- ▶ If a client drops health insurance with maternity coverage, the client is ineligible for PAM for 6 months.
- ▶ Individuals may contact the *Insure New Mexico!* Solutions Center at **1-888-997-2583** to request a PAM application.
- ▶ Once determined eligible for PAM, eligibility will continue through the second month after the month of birth or pregnancy termination.

5. PAM Premiums:

- ▶ One-time premium fee per pregnancy –
 - If client enrolls during the first 20 weeks of pregnancy (months 1-5), premium is a one time fee of \$500;
 - If client enrolls during the second 20 weeks of pregnancy (months 6-9), premium is a one time fee of \$1,000.
- ▶ No deductibles or co-payments.

6. PAM Benefit Package:

- ▶ Pregnancy-only health services.

7. PAM Provider Network

- ▶ Any provider who accepts New Mexico Medicaid reimbursement.