



State Coverage Insurance (SCI)

1. What Is SCI?

- ▶ An innovative insurance product combining features of a basic commercial plan and Medicaid;
- ▶ Provides affordable health care coverage for low-income working adults, primarily through an employer-based system and subsidized with state and federal funding;
- ▶ SCI is implemented through the Health Insurance Flexibility and Affordability (HIFA) waiver that was effective July 1, 2005.

2. Goals of SCI

- ▶ Reduce New Mexico's high rate of uninsured.
- ▶ Increase the amount of small employers offering employer sponsored health insurance.

3. Funding for SCI

- ▶ Total funding for FY 2010: State- 57.2 million/Federal- 168.7 million/Private- 1.4 million;
- ▶ SCI blends unspent Children's Health Insurance Program (CHIP) funding, state funds and private contributions to provide managed care insurance coverage for uninsured adults with incomes up to 200 percent of Federal Poverty Limit (FPL);
- ▶ The blended funding model incorporates employee and employer contributions with state and federal funding, creating a unique public-private partnership.

4. SCI Current Enrollment

- ▶ Total enrollees: 44,186 (as of August 1, 2009)
- ▶ Total number of groups enrolled: 1,271 (as of June 30, 2009)
- ▶ Total lives enrolled in groups: 2,822 (as of June 30, 2009)

5. SCI Eligibility

- ▶ Adults 19 through 64 (with or without children);
- ▶ Uninsured employees with household incomes up to 200% FPL;
- ▶ Citizenship requirements per Deficit Reduction Act of 2005;
- ▶ No retroactive eligibility – eligibility date is the first of the month following Income Support Division approval;
- ▶ Two SCI Central Processing units (ISD offices) process all SCI eligibility applications and re-certifications.

6. SCI Enrollment

- ▶ A waiting list is in effect for individual enrollment in SCI beginning November 2, 2009;
- ▶ SCI applications postmarked by October 1st, 2009 will be processed, and as many applications as possible postmarked between October 2 and November 2 will be processed. Those not processed will be placed on the waiting list;
- ▶ Employer groups are not subject to the waiting list and may call the *Insure New Mexico!* Group Enrollment Center at 505 827-7713 or Managed Care Organization (MCO) of their choice and request eligibility and enrollment packets to start the process;



- ▶ Individuals may request an SCI application by contacting the Insure New Mexico Solutions Center at **1-888-997-2583** or may download an application from the Insure New Mexico website at <http://www.insurenwemexico.state.nm.us/SCIHome.htm>;
- ▶ Individuals may enroll through their employer group or as an individual if self-insured or if employer chooses not to participate;
- ▶ The Managed Care Organization enrolls groups and individuals in the SCI program and collects premiums.

7. SCI Premiums

- ▶ Employer pays either \$0 or \$75 per month per eligible employee depending on employee's income;
- ▶ Employee pays \$0 or \$20 or \$35 per month (depending on income);
- ▶ Individuals not associated with an employer pay both the employer and employee premiums as applicable, depending on their income.

8. SCI Benefit Package

- ▶ Comprehensive benefit plan;
- ▶ Includes primary and specialty care, inpatient and outpatient hospitalization, pharmacy, lab, X-ray, physical, occupational, speech therapy, behavioral health and substance abuse services;
- ▶ Yearly benefit maximum of \$100,000 (members who exceed maximum are transitioned to other plans including the New Mexico Medical Insurance Pool).

9. SCI Provider Network

- ▶ A managed care model contracted with organizations that meet federal guidelines and have successfully bid on the program through a request for proposal (RFP):
 - Lovelace Community Health Plan SCI
 - Molina Healthcare/University of New Mexico SCI
 - Presbyterian Health Plan SCI