Premium Assistance for Kids and Maternity Health Coverage Now Available in New Mexico

Affordable Insure New Mexico! Solutions for Children and Pregnant Women Who Do Not Qualify for Medicaid

Santa Fe, February 7, 2007 – Premium Assistance health coverage is now available for children and pregnant women who are uninsured, but not eligible for Medicaid coverage due to income. “Premium Assistance is an Insure New Mexico! Solution to expand children’s health care coverage,” said Secretary Pamela Hyde. “Uninsured children up to age 12, and even up to age 18 with a sibling 12 or younger, and pregnant women who are currently without maternity coverage can get health care coverage through this program.”

During the 2006 “Year of the Child” legislative session, Governor Bill Richardson recommended state funding for Premium Assistance for Kids (PAK) and Premium Assistance for Maternity (PAM). The legislature passed and the Governor approved $2.7 million to get the program up and running.

“This is another public/private program that will help more uninsured children get the health care coverage they need,” said Hyde. For the PAK program, the state pays a portion of the monthly premium, generally 50%, while the parent pays the remainder and all deductibles and co-payments. Premiums are determined based on the child’s age, gender and geographic location and range from $62 to $150 per month.

The PAK benefit package includes preventive; primary and specialty care; inpatient and outpatient hospitalization; pharmacy; lab; x-ray; and physical, occupational and speech therapy. A child’s eligibility for PAK must be determined every 12 months.

The PAM program covers only pregnancy-related services. The patient pays a one-time premium fee per pregnancy depending on the trimester in which she enrolls. For example, if the client enrolls during the first 20 weeks of pregnancy (months one-five) the premium is $150. However, if the client enrolls during the second 20 weeks of pregnancy (months six-nine), the premium is $300.

“The difference in the premium cost is to encourage pregnant women to start receiving health care services early in the pregnancy, ensuring healthier births,” said Carolyn Ingram, Medical Assistance Division Director. In addition, there are no deductibles or co-payments for the PAM program, and the client uses Medicaid fee-for-service providers.

People interested in learning more about the PAK and PAM programs and how to enroll are urged to call the Insure New Mexico! Solutions Center at 1-866-901-4538 or the Income Support Division centralized unit at 1-866-765-4148.

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