

If you are having trouble finding, keeping, or using health insurance, your state has a **Health Insurance Consumer Assistance Program** that can help.

Finding a health insurance plan that fits your family's budget and needs can be a challenge.

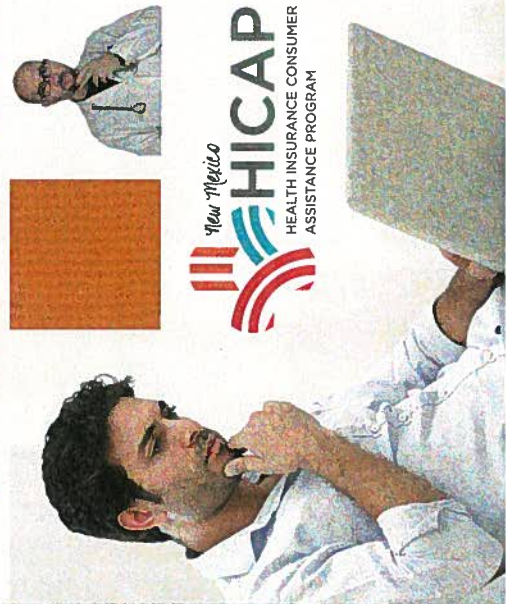
Even if you already have health insurance, it's not always easy to read the fine print on your policy to get the benefits you paid for.

Now, there's a place you can go to get help.



Know your options!
Know your rights!

Don't let confusion keep you from getting your new consumer protection under the **Affordable Care Act**. Contact your *New Mexico* **Health Insurance Consumer Assistance Program (HICAP)**.



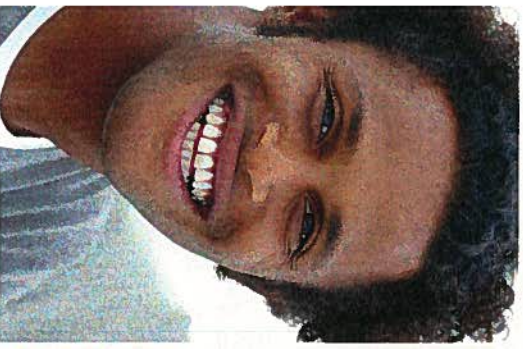
Sometimes it seems as if health insurance is in a whole different language.



Do you

SPEAK HEALTH INSURANCE?





A product of the Center for Consumer Information and Insurance Oversight in the U.S. Department of Health and Human Services.

We Speak HEALTH INSURANCE *so you don't have to!*

The Affordable Care Act, the health care law that passed in 2010, gives you new health insurance choices and protections, and also created a **Health Insurance Consumer Assistance Program (HICAP)** in *New Mexico* to help put the law to work for you.

Health Insurance Consumer Assistance Program

A HICAP is a program run by a state, sometimes in partnership with a local non-profit organization, designed to help you find, keep and use health insurance so that you are protected when you get sick or injured.

What your HICAP can do for you... Consumer Assistance Programs can help you:

- Enroll in a health insurance plan or policy
- File a complaint and appeal
- Learn about your rights and new industry reforms

Health Insurance Consumer Assistance Program (HICAP)

services are provided at no charge to you.

Health Insurance Consumer Assistance Program (HICAP)

also track consumer complaints to help identify widespread problems and strengthen enforcement.



The Affordable Care Act includes many other consumer protections that now apply to most health coverage.

- Stop insurance companies from denying coverage to children younger than 19 because of a pre-existing condition.
- Prohibit insurers from taking away your coverage based on an unintentional mistake on your application.
- Allow most children up to age 26 to stay on or be added to their parent's family health plan.
- Protect your choice of health care providers and access to emergency care.
- Stop insurers from putting lifetime dollars limits on your coverage.
- Help you get maximum value for your premium dollars.
- Ensure your right to appeal to an independent entity when your plan denies payment for a service or treatment.

Toll Free 1(855) 857.0972