



- 1. What Is PAK?**
 - ▶ Premium Assistance for Kids (PAK) is an *Insure New Mexico!* solution to expand children's health care coverage in New Mexico.
 - ▶ The program pays a portion of the premium for a commercial, comprehensive health insurance plan for eligible children from birth to twelve years of age.
- 2. Goals of PAK**
 - ▶ Reduce New Mexico's high rate of uninsured.
 - ▶ Offer affordable insurance options for children who do not qualify for traditional Medicaid (Salud! and CHIP).
- 3. Funding for Premium Assistance Programs**
 - ▶ FY 2012: State-only funding - \$30,000
 - ▶ *Due to state budgetary constraints, new enrollment in PAK was closed effective September 1, 2010. Children currently enrolled in PAK may remain in the program until further notice.*
- 4. PAK Eligibility:**
 - ▶ Children up to the age of 12 (and up to age 18 if part of a sibling group that includes a child up to the age of 12) who meet the following requirements:
 - Uninsured and ineligible for Medicaid and CHIP based on income.
 - Must not have dropped health insurance in the past six months.
 - A New Mexico resident.
 - U.S. Citizen or Legal Permanent Resident (LPR).
 - ▶ Children must be determined to be eligible for PAK every 12 months. Financial eligibility for this program is determined by *Insure New Mexico!*
 - ▶ *Insure New Mexico!* processes all PAK eligibility applications and re-certifications.
- 5. PAK Enrollment:**
 - ▶ If eligible, child(ren) will receive an Approval Letter from *Insure New Mexico!* that includes information about how to contact the health plan of choice to enroll in PAK.
 - ▶ Once the PAK enrollment application is approved by the selected health plan, parents pay their portion of the premium to begin the enrollment process.
- 6. PAK Premiums:**
 - ▶ The monthly premium amounts vary depending on enrollee's age, gender and geographic location.
 - ▶ The PAK program pays a flat rate of \$14.40 per enrollee per month.
 - ▶ The enrollee's portion of the premiums and all deductible, co-payments and coinsurance amounts must be paid on time by the enrollee.
- 7. PAK Benefit Package:**
 - ▶ Health benefits include preventive, primary and specialty care, inpatient and outpatient hospitalization, pharmacy, lab, x-ray, physical, occupational, and speech therapy.
- 8. PAK Provider Network**
 - ▶ The approved health plans offering the PAK program are Blue Cross/Blue Shield of New Mexico, Lovelace Insurance Company and Presbyterian Insurance Company.