



Human Services Department
Medical Assistance Division
State Coverage Insurance (SCI) Program
Fact Sheet

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;
- Serves as an model of a successful public/private initiative and as an example for what to expect under The Patient Protection and Affordable Care Act (ACA), which aims to encourage small businesses to provide insurance coverage to employees;
- SCI is authorized through two separate federal Section 1115 Demonstration waivers.

2. Goals of SCI

- Reduce New Mexico's high rate of uninsured—according the 2009 U.S. Census Survey, New Mexico experienced an overall decrease in its uninsured population from 450,000 in the 2006-08 report, to 444,000 in the 2007-09 report.
- Increase the number of small employers offering employer-sponsored health insurance in the state.
- Maximize unspent Children's Health Insurance Program (CHIP) block grant allocation.

3. Funding for SCI

- Total funding for FY 2012: State- \$68.3 million/Federal- \$181.9 million;
- SCI blends unspent CHIP funding, Medicaid 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: 40,986 (as of December 2011)
- Total number of groups enrolled: 1,378 (as of December 2011)

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

- Individuals may enroll through their employer group or as an individual if self-employed or if employer chooses not to participate;



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- The Managed Care Organization enrolls groups and individuals in the SCI program and collects premiums;
- Since the end of 2009, a waiting list has been in effect for all new enrollment with approximately 35,600 individuals currently on the waiting list (December 31, 2011).

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