



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

1. What was SCI?

- An innovative insurance product which combined features of a basic commercial plan and Medicaid;
- Provided affordable health care coverage for low-income working adults, primarily through an employer-based system and subsidized with state and federal funding;
- Served as a model of a successful public/private initiative and as an example for what was expected under The Patient Protection and Affordable Care Act (ACA), which aimed to encourage small businesses to provide insurance coverage to employees;
- The SCI 1115 demonstration waiver was sunset on 12/31/13.

2. Funding for SCI

- Total funding for FY 2013: State- \$28.3 million/Federal- \$66 million;
- SCI blended 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 incorporated employee and employer contributions with state and federal funding, creating a unique public-private partnership.

3. SCI Enrollment

- Total enrollees: 35,130 (as of December 2013)
- Total number of groups enrolled: 1,136 (as of December 2013)

4. 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 was the first of the month following Income Support Division approval;
- Two SCI Central Processing units (ISD offices) processed all SCI eligibility applications and re-certifications.

5. SCI Enrollment

- Individuals enrolled through their employer group or as an individual if self-employed or if employer chose not to participate;
- The Managed Care Organization enrolled groups and individuals in the SCI program and collected premiums;
- Since the end of 2009, a waiting list had been in effect for all new enrollment with approximately 36,943 individuals and sixty new groups with 191 employees on the waiting list (June 30, 2013);

#### 6. SCI Premiums

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

#### 7. SCI Benefit Package

- Comprehensive benefit plan;
- Included 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 exceeded maximum were transitioned to other plans which included the New Mexico Medical Insurance Pool).

#### 8. SCI Provider Network

- Through managed care organizations that met federal guidelines and 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

#### **Transition of SCI Population:**

- SCI population transitioned to the Alternative Benefit Package (ABP) 1/1/14:
  - 22,935 = COE 100
  - 1,985 = COE 200
- SCI population potentially eligible for the Exchange coverage 1/1/14:
  - 10,520 notified to contact the Exchange