



Bill Richardson
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“Cover the Uninsured Week” An Opportunity to Highlight *Insure New Mexico!* Solutions Now Available

Nearly 6,000 adults and 500 New Mexico Groups now participating in the
State Coverage Insurance Program

Santa Fe, New Mexico, April 20, 2007 – The week of April 23 – 28 is being celebrated across the nation as “Cover the Uninsured Week.” During this week, the New Mexico Human Services Department (HSD) will highlight the many affordable *Insure New Mexico!* Solutions available for children, adults and small employers.

“There are more affordable health coverage solutions now available in New Mexico than ever before,” said Pamela Hyde, HSD Secretary. “Cover the Uninsured Week is a perfect opportunity to inform the public of the low-cost and in some instances, no-cost health care coverage plans available through the *Insure New Mexico!* Solutions Center.”

Health Coverage for New Mexico Children and Pregnant Women

During the 2006 “Year of the Child” legislative session, Governor Bill Richardson was successful in ensuring that every New Mexico child up to age 12 has the opportunity for health care coverage no matter the family’s income level. “We want to see every child in New Mexico get the health care coverage they need,” said Hyde. “That is why we have created a programs that give every child 12 or younger the opportunity for coverage.” The programs available include:

- **Expanded “New Mexikids”** covers children up to 235% of the Federal Poverty Level (FPL). For example a family of four with a monthly income below \$4,045 would qualify. Families above this income level may still qualify thanks to changes that disregard certain earned income and child care costs to allow more children to qualify.
- The **Premium Assistance for Kids** or **PAK** program covers those children up to age 12 (and up to age 19 with a sibling 12 or younger) who don’t qualify for a New Mexikids program due to income. The PAK usually pays 50% of insurance premiums for families who can’t afford the full coverage on their own.

In an effort to ensure healthier births in New Mexico there are also programs that cover every New Mexico pregnant woman. The programs available include:

- The **Medicaid Family Planning and Pregnancy** program covers women with family incomes up to 235% FPL for pregnancy-related medical services. Families above this income level may still qualify due to changes that disregard certain earned income.
- The **Premium Assistance for Maternity** or **PAM** program covers all pregnant women who do not qualify for Medicaid due to income. 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 the premium is \$150. However, if the client enrolls during the second 20 weeks of pregnancy, the premium is \$300.

Health Coverage for New Mexico Adults and Small Employers

During the 2007 Legislative session the Governor successfully expanded Medicaid Coverage for approximately 18,000 more adults up to 100% of FPL (family of four with monthly income below \$1,721) and will be effective during Fiscal Year 2008.

Other options for families and adults are:

- The **State Coverage Insurance (SCI)** program currently insures nearly 6,000 adults between 19-64 years old with incomes below 200% FPL (family of four with monthly income below \$3,442). This is a public/private program where the employer pays a portion of the premium (\$75 per employee/per month) the employee pays a portion (\$0 to \$35 per month dependant on income) and the state and federal governments pay the remainder. Nearly 500 small employers are now participating in the SCI program.
- The **Small Employer Insurance Program** is available for employees and dependents of participating small employers including non-profits with 50 or fewer eligible employees. There is no income level requirement for this program, which can work in concert with SCI.
- The **New Mexico Medical Insurance Pool** is designed for high-risk individuals previously rejected by commercial carriers, who have received a rate increase exceeding certain limits based on health status, who have specific pre-existing conditions or who have received notice of a rider, waiver or restrictive provision.
- The **Health Insurance Alliance (HIA)** is currently insuring more than 6,000 New Mexicans. HIA is for employees and dependents of voluntarily participating small employers with at least two and no more than 50 eligible employees. Self employed persons with at least one dependent may participate.

New Mexicans are encouraged to call the *Insure New Mexico!* Solutions Center at 1-866-901-4538 or visit www.insurenemexico.state.nm.us to find out if they qualify for coverage under any of these programs.

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