

## Why Enroll in Medicaid or the Exchange?

If you are Native American, you do not have to get health insurance or pay tax penalties if you are uninsured. You can continue to use the Indian health system. **But there are major benefits if you also enroll in Medicaid or the Exchange:**

- **The same choice of providers.** With Medicaid or Exchange coverage, you can continue to get care from the same clinics and doctors you see now through the Indian health system.
- **Strengthen the Indian health system.** Indian health providers gain access to more funding when they can bill Medicaid or the Exchange for the services that are provided to you. This will strengthen clinics and providers in your community.
- **More healthcare services.** If the Indian health system does not provide a service that you need, you will be referred to services that will be paid by Medicaid or by your insurance plan.

## Need Help?

You can apply online at: [www.bewellnm.com](http://www.bewellnm.com) or [www.yes.state.nm.us](http://www.yes.state.nm.us), or get the application at [www.hsd.state.nm.us/isd/apply.html](http://www.hsd.state.nm.us/isd/apply.html).

If you would like to get help in-person:



### Call a Hotline

Exchange Hotline:  
1-855-99-NMHIX

Medicaid Hotline:  
1-855-637-6574 or 1-888-997-2583

### In-Person Help



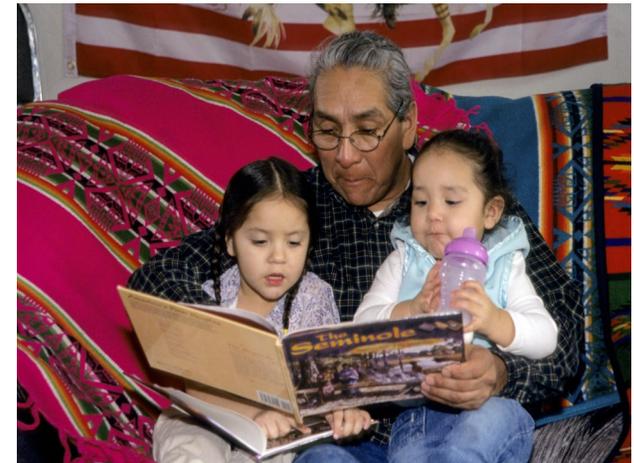
**Native American Service Center:** Locations will be announced at [www.bewellnm.com](http://www.bewellnm.com)

**Income Support Division:** For locations, call 505-827-7250 or visit [www.hsd.state.nm.us/isd/](http://www.hsd.state.nm.us/isd/).

**Healthcare Guides:** To find a “guide” near you, visit [www.bewellnm.com](http://www.bewellnm.com) or call the Exchange hotline at 1-855-99-NMHIX.

## Healthcare Reform and You:

### Information for Native Americans in New Mexico



### NM center on law and poverty

720 Vassar Drive NE • Albuquerque NM • 87106  
Phone: (505) 255-2840  
[www.nmpovertylaw.org](http://www.nmpovertylaw.org)

October 2013

# No Cost or Low Cost Healthcare Coverage!

Starting on January 1, 2014, you may qualify for **free or discounted** healthcare coverage:

## Insurance Exchange

THE EXCHANGE is a marketplace where you can compare and purchase health insurance. It will be available online, at service centers, and through in-person “assisters” and agencies.

**Who Qualifies?** Individuals (who are not eligible for Medicaid) and small employers.

**What Does It Cost?** The federal government will **pay a major portion or even all** of your monthly insurance payments if your income is under 400% of the poverty level (\$45,960 for an individual or \$94,200 for a family of four). If your income is under 300% of poverty level, you also pay **no other fees** (such as co-pays when you see a doctor). There are also **no other fees** when you see an Indian health provider, regardless of your income level.

**What Do You Get?** You can choose the health plan that best meets your needs.

## Medicaid Expansion

Beginning in 2014, New Mexico will expand MEDICAID to most low-income adults under age 65. Medicaid is a public program run by the state’s Human Services Department.

**Who Qualifies?** Adults with incomes less than 138% of the poverty level (\$15,856 for an individual or \$32,499 for a family of four). Many children with family incomes up to 300% of the poverty level will still be eligible.

**What Does It Cost?** All services are free.

**What Do You Get?** Medicaid provides comprehensive healthcare benefits, including free transportation to doctors and clinics. Native Americans can go to any healthcare provider and are not required to enroll into managed care plans that are offered by insurance companies. However, seniors and people with disabilities receiving long-term services must enroll in managed care plans.

## Healthcare through Your Employer

Starting in 2015, most large employers with over 50 full-time workers must provide health insurance to their employees. Small employers do not have to provide insurance but some employers may qualify for tax credits that will pay up to 50% of the costs. If your employer offers you healthcare coverage, **you can still get Medicaid**, but **you cannot get financial help for the Exchange** unless your insurance plan is unaffordable or inadequate. **Do not decline your work coverage** until the Exchange has determined whether or not it is adequate.

## HOW TO ENROLL



You can apply for Medicaid or the Exchange through one application:

**Online:** Visit [www.bewellnm.com](http://www.bewellnm.com) or [www.yes.state.nm.us](http://www.yes.state.nm.us).

**Mail:** Get the application online at: [www.hsd.state.nm.us/isd/apply.html](http://www.hsd.state.nm.us/isd/apply.html) (“streamlined application” for both Medicaid & the Exchange)

**In-Person:** Visit the Income Support Division or “Healthcare Guides” (see back of brochure)

## What You Might Need

To reduce paperwork, the Exchange and Medicaid will look for your records in government databases. If they are unavailable, you may be asked to prove:

- ✓ Identity (including proof of Native American identity)
- ✓ Residency in New Mexico
- ✓ Income
- ✓ Citizenship (or immigration status)

*Note: Household members who are not seeking coverage do not have to give Social Security Numbers or immigration status information.*

## When to Apply

### **ENROLLMENT OPENS OCTOBER 1, 2013.**

Coverage goes into effect starting January 1, 2014 for both the Exchange and Medicaid. While the Exchange enrollment window closes on March 31, 2014 for most people, **Native Americans can sign up for the Exchange or switch health plans at anytime of the year** during special monthly enrollment periods (to be announced).