

# HEALTH INSURANCE EXCHANGE

## What is the Exchange?

The Exchange is a **new marketplace** that gives you information about health insurance plans in New Mexico. You can compare each plan side-by-side and select the best one for your family.

## Health Insurance for Low-Cost

Find out if you get low-cost health insurance in the Exchange. Are you a U.S. citizen or lawfully present immigrant? If so, you can get low-cost coverage if your household income (before taxes) is under:

Household Size	Monthly Household Income Under:
1 person	\$3,924
2 people	\$5,310
3 people	\$6,697
4 people	\$8,084

- Financial help is provided by **tax credits** that can be used on monthly insurance payments. You do not have to wait until the end of the tax year to get them.
- You may not qualify for financial help if **your employer** offers an affordable and adequate health plan.
- Many **Native Americans** will qualify for free coverage.
- Parents who do not qualify due to **immigration status** can get “child only” plans for children who qualify.

## What Healthcare Services Can You Get?

Every plan must cover services like doctor visits, prescriptions, hospital care, maternity care, mental health services and more! All plans must pay for Indian health providers.

## Choosing the Right Plan

Health plans will vary by their costs. Some plans may have low monthly payments, but can charge you very high costs each time you use medical care. Most Native Americans cannot be charged these costs. The Exchange will have a **calculator that shows the actual costs** so you can select the best health plan for your family.

## How to Get Enrolled

- \* Online at [www.bewellnm.com](http://www.bewellnm.com)
- \* Telephone: 1-855-99-NMHIX
- \* In-person enrollment counselors at agencies and clinics across the state
- \* Income Support Division office or [www.yes.state.nm.us](http://www.yes.state.nm.us)

**The Next Open Enrollment Period is**  
**November 1, 2015 —**  
**January 31,**  
**2016.**



If you have a special circumstance, you may be able to enroll outside the open enrollment period for Exchange coverage.