2021 Open Enrollment
Marketplace Kickoff Event

September 30th, 2020
Agenda

CEO - Jeffery Bustamante
  Welcome
  New Outreach Approach
  Update on State based Exchange-PY2022

Director of Communications & Education – Maureen Manring
  About beWellnm
  Open Enrollment- Overview
  Marketing and Outreach
  Native American benefits
  Small Business Health Options
  Resources
  Enrollment Landscape
New Outreach Approach

• Key changes have prompted organizational shifts
  – Changes
    • COVID-19
    • Individual Exchange Technology
    • Standardized Plans
    • Coordination with partners
      – State
      – Community
      – Agents/brokers
  – Shifts
    • Change in approach to staff-level work (long term shifts)
    • Change in philosophical approach to outreach
    • Large and smaller level shifts
Community-Based Participatory Outreach

- Identify communities, coverage, barriers, & priorities
- Determine coverage opportunities and facilitators
- Develop outreach strategy tailored to unique community needs
- Circulate outreach strategy to key community leaders
- Execute outreach strategy within the community

Based on Detroit Urban Research Center Community Based Participatory Research model

Community is involved in each step of the process.
Update State based Exchange- transition

• Transitioning off Healthcare.gov
• Plan Year 2022
• Project is currently on time
• Keep informed at

https://bewellnm.com/state-based-exchange
About beWellnm
History

- The Exchange was created by state law in 2013 to help people get affordable health care coverage and is governed by a 13-member board. Our goal is to help New Mexicans find affordable health insurance that fits their needs.
Mission

• Promote efforts to educate and enroll New Mexicans in affordable health insurance coverage that promotes better access to timely, high quality healthcare.
Who is beWellnm?

• It’s where a consumer can shop, compare and enroll in a Qualified Health Plan (QHP).
• “Marketplace” or “Exchange” where qualified insurance companies sell plans.
• Compare plan options side by side (apples to apples).
• The ONLY place to qualify for premium subsidies to help reduce the cost of insurance coverage.
• Find local certified free help to enroll.
• Enrollment made easy.
Open Enrollment Overview
Open Enrollment Overview

Challenges

Pandemic
Barrier:
○ Staff not able to out into the public for enrollment
○ Might be pent up demand for coverage due to no SEP.
○ Public Health Environment

Internet access
○ Barrier: Many New Mexicans, especially in rural areas, don’t have regular broadband access.
Open Enrollment Overview cont.

● Economic realities
  ○ **Barrier:** The cost of rent, food, utilities and other expenses could crowd out people’s ability to purchase health insurance. Uncertainty on future makes it difficult to think about adding the expense of health care to the family budget.

● Value of coverage if certain services are not available
  ○ **Barrier:** Some may question the value of coverage when the services they are accustomed to getting may be more difficult to access during the pandemic.
How can you help?

• Share beWellnm’s
  Social media post
  facebook live events
  Outreach material
  Open Enrollment Announcements

• Ask beWellnm to present at your community events

• Inform your community of the Premium Assistance, Plan options and Cost Sharing Reductions.
What's New?

Insurance Carriers for 2021

On Exchange – Individuals & Families

- Ambetter/Centene (NEW)
- Blue Cross Blue Shield
- friday Health Plans (NEW)
- Molina Healthcare
- True Health New Mexico
Marketing
Marketing and Messaging

- Broadcast Television
- Connected Television
- Terrestrial Radio
- Streaming Audio
- Online Display and Retargeting
- Online Video
- Outdoor
- Print

- To motivate insured New Mexicans to retain or improve their health insurance coverage.
- To motivate uninsured New Mexicans to enroll for health insurance.
- To encourage consumers to get free help throughout the process from beWellnm Enrollment Counselors or Brokers/Agents.
- To increase awareness that health insurance coverage may be more affordable than they think and they may be eligible for financial assistance & reduced premiums.
- To leverage the pandemic as a valid reason to have health insurance.
- To create awareness of the variety of in-person or contactless methods for getting assistance and enrolling.
- To encourage consumers to sign up by the 12/15/20 deadline for insurance coverage effective 1/1/21.
Glimpse at a TV Campaign

Get low-cost or even no-cost health insurance at beWellnm.

because you just never know...
Glimpse at a Print ad

get health insurance. because you just never know...

Living without health insurance puts you and your family at risk, especially during a pandemic. Find the low-cost or even no-cost health coverage you need with the free assistance of our knowledgeable beWellnm enrollment counselors. Schedule your in-person or remote assistance appointment today.

1-833-TOBIEWELL (862-3935) | beWellnm.com

get insured... because you just never know.

Living without health insurance puts you and your family at risk, especially during a pandemic. Find the low-cost or even no-cost health coverage you need with the free assistance of our knowledgeable beWellnm enrollment counselors. Schedule your in-person or remote assistance appointment today.

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Outreach

NEW MEXICO HEALTH INSURANCE EXCHANGE
Collaboration Outreach Efforts

• Due to the ongoing COVID-19 public health issue, beWellnm, Medicaid and the New Mexico Medical Insurance Pool have teamed up to ensure New Mexicans have affordable access to healthcare
• Every New Mexican will have access to comprehensive health services
• Premium subsidies & assistance available to those who qualify
<table>
<thead>
<tr>
<th>Program</th>
<th>Medicaid</th>
<th>beWellnm</th>
<th>New Mexico Medical Insurance Pool</th>
</tr>
</thead>
<tbody>
<tr>
<td>When to enroll?</td>
<td>You can apply for Medicaid all year long.</td>
<td>Open Enrollment is over, but you may qualify for special enrollment. Learn more about qualifying for special enrollment [HERE].</td>
<td>You can receive coverage through the New Mexico Medical Insurance Pool all year long.</td>
</tr>
<tr>
<td>Income level requirement?</td>
<td>Depending on your income and family size, you may qualify for Medicaid.</td>
<td>Depending on your income and family size, you may qualify for lost cost to no cost insurance.</td>
<td>Depending on your income, you might qualify for the Low Income Premium Program (LIPP). See if you qualify [HERE].</td>
</tr>
<tr>
<td>Who can enroll?</td>
<td>U.S. nationals, citizens, lawfully present immigrants, and permanent residents of New Mexico</td>
<td>New Mexicans or lawfully present immigrants who don’t qualify for Medicaid, Medicare, or have health insurance through their employer.</td>
<td>Any New Mexican who doesn’t qualify for Medicaid or special enrollment through beWellnm.</td>
</tr>
</tbody>
</table>
EVERYONE QUALIFIES

Full Page front and back. COVID-19 response flyer.

Various languages
Dine
Spanish
Vietnamese
Mandarin

https://bewellnm.com/Special-Enrollment-(1)/partner-resources
Native American
Benefits of being enrolled

• Can enroll anytime! Not limited to OE and or an SEP
• Can still access care at Indian Health Service facilities.
• Can access care at a contracted provider or facility through the insurance company.
  – Useful if you live far away from IHS facilities or you would like to see a non-IHS provider.
  – If traveling out of state or on vacation and need emergency medical attention your qualified health plan through beWellnm will have you covered.
Native Americans-FPL

• Income at or below 300 percent of the Federal Poverty Level (FPL)? May qualify for no-cost sharing which means you only pay the monthly premium.

• Advanced Premium Tax credits can lower premium cost.

• Income over 300 percent of the Federal Poverty Level (FPL)? May qualify for limited cost sharing which lowers deductible and co-payment amounts.
• Native Americans eligible for the specific cost-sharing protections can enroll in a bronze plan and still receive the Native American specific cost-sharing protections.

• For the general population, individuals need to enroll in a silver-level plan to receive cost-sharing assistance.

• Because eligible Native Americans can enroll in a lower-cost bronze plan and still receive full cost-sharing assistance, they are able to enroll in comprehensive coverage with a lower net premium than non-Native Americans.

• But, there is not Native American specific premium assistance. Native Americans have access to the premium tax credits that are available to the general population.
Native American

Fact Sheet

Full Page front and back.
Key facts, 10 EHB’s, pre-enrollment checklist, contact info and IHS vs QHP covered services comparison chart.
FAQ’s, Zero cost sharing plan example, and side by side IHS vs QHP covered services comparison chart.
COVID 19 Response Flyer

Full Page front and back. Collaboration flyer. Information on beWellNm and NM Medicaid. FPL income chart provides visual to help consumers identify what health coverage option they may qualify for.
Benefits of Small Business Health Options
Small Business Basics

- Guarantees small businesses the ability to offer employee health plans, regardless of pre-existing medical conditions
- All plans cover essential health benefits established by the Affordable Care Act
- Offers a choice of comprehensive health and dental plans, provided by private insurance companies
- Participating businesses may be eligible for a tax credit worth up to 50 percent of their contributions
Small Business Features

• Select a base plan and give employees the option to choose a plan from any metal level
• Ability to contribute either a set dollar amount or percentage of the employees' premium – as little as $0 per month or as high as 100% of the premium
• There is no minimum participation requirement to be eligible for coverage
• Start coverage any time of the year
• One Premium Statement
• Three insurance carriers and 24 different plan designs
  - True Health New Mexico
  - Presbyterian Health Plan
  - Presbyterian Insurance Company
Resources
Website

- CARES Act Resource for Business Owners
- Collaborative Outreach Material
- New- Virtual Appointment Scheduling
- Chat
- Search:
  - Enrollment Counselors
  - Agents/Brokers
- Marketing Materials
  - Individual, Family, Native American & Small Business
Individual/Family Marketing Material

**no longer qualify for Medicaid?**

BeWell nm experts are here to help!

If you've received a letter informing you that you are no longer eligible for Medicaid, for any reason, including an increase in your income, don't worry! It simply means you now have 90 days from the date you lost coverage to enroll in another health insurance option. BeWell nm can help you find health insurance options that are best for you and your family. It's easy — call BeWell nm at 1.833.662.3935 to talk to an enrollment counselor, or visit us online at beWell nm.com. Because you just never know.

**in between jobs?**

and need health insurance?

Getting affordable health insurance in New Mexico is easier with expert help.

If you're between jobs, you can still have health insurance. BeWell nm can help you find the best health insurance options for you and your family. We can even help you find out if you qualify for low-cost or even no-cost health insurance. It's easy — call the BeWell nm Customer Care Center at 1.833.662.3935 to speak with an enrollment counselor, or visit us online at beWell nm.com. Because you just never know.

**Changes in your life could mean you qualify for health insurance today.**

Having health insurance is important. If you've experienced change in your life like losing a job, divorce, or a new baby, we can help you find affordable health insurance options. If you're not sure if a new situation affects your health insurance coverage, call 1.833.662.3935, or visit us online at beWell nm.com. We can answer your questions.

Common life changes that allow you to get health insurance now:

- Loss of Medicaid
- Loss of health coverage
- Turned 26 years old
- Married to non-New Mexican

Contact us for a complete listing of life changes. And remember, you only have 90 days from the day you lost your previous health insurance coverage to sign up.
Enrollment Landscape
Introduction

- Source of Data – This information is provided by Centers for Medicaid & Medicare. The data supporting this information was released on April 2, 2020.

- Open Enrollment 2020

  2020 – November 1st through December 21st (51 days)

This includes the original 2020 Open Enrollment Period (OEP) from November 1, 2019 to December 15, 2019 and late Exchange activity between December 16, 2019 and December 21, 2019, which includes the additional time from December 16-18 provided to consumers who were unable to enroll by the original deadline.

Application Status for QHP Coverage-OE 2020

- Submitted Applications: 58,978
- Eligible to Enroll: 50,359
- Total Plan Selections: 42,714
- Eligible for Financial Assistance: 37,146
- Medicaid/CHIP by the Exchange: 6,148
Plan Selection by Age Group

- Age < 18: 3,336
- Age 18-25: 2,763
- Age 26-34: 5,232
- Age 35-44: 5,929
- Age 45-54: 8,271
- Age 55-64: 16,517
- Age ≥ 65: 686
Local help

www.beWellnm.com

CHAT Services Provided

• Find Educational & Important information, resources & assistance

Contact Center
1-833-ToBeWell (862-3935)
• Extended hours during Open Enrollment
• Monday-Friday  8am-6pm
• Saturdays  9am-1pm