

Healthy News!

Valuable information for Community Organization Partners

Here at beWellnm, we support our local Community Partners, and we would love to help insure you, your family, and friends. Our goal is to get every New Mexican insured and as a valued Community Partner, you could help us reach our goal!

beWellnm for Individuals & Families

Did you know?

More than 56,000 New Mexicans are uninsured. Having the security of health insurance coverage may be more affordable than you think. BeWellnm is the only place where you can get financial assistance to provide you with low-cost or no-cost health insurance, and free local help is available to assist you in exploring your options.

What you should know about the American Rescue Plan Act:

The American Rescue Plan Act (ARPA) was signed on March 11, 2021. This new law will help New Mexicans with the cost of health insurance during these hard times.

• The American Rescue Plan Act gives more people than ever before a chance to qualify for extra financial help so that health plans are even

- more affordable, even those who were not eligible in the past.
- The American Rescue Plan Act offers extra Premium Tax Credits which is based on income and household size.
- The marketplace or <u>beWellnm.com</u> is the only place where New Mexican's will find financial help from the American Rescue Plan Act to lower costs, but they must sign up by August 15th during the special open enrollment period.

Insurance Carriers

Health insurance plans and prices change every year. The health insurance companies participating in the Marketplace for 2021 include the list below.

- Ambetter from Western Sky Community Care: 1-833-945-2029
- Blue Cross and Blue Shield of New Mexico: 1-800-432-0750
- Friday health plan: 1-844-805-5000
- Molina Healthcare: 1-888-295-7651
- True Health New Mexico: 1-844-508-4677

Metal Levels

Health plans also come in categories called metal levels. The four categories of coverage are Bronze, Silver, Gold, and Platinum. Metal levels differ based on how you and your plan share the costs of your care. All plans offer the 10 Essential health benefits listed below. There's no one-size-fits-all health plan. That is why there is a choice of metal level plans.



10 Essential Health Benefits

- 1. **Yearly check-ups**. Routine yearly visits are usually free. Do not miss this chance to find problems early, while they may be more easily treated.
- 2. **Primary care and specialist visits**. This includes visits to a health care provider if you get sick. It also covers care for ongoing problems like asthma or diabetes. Staying on top of those conditions can keep you healthier longer.
- 3. **Cancer screenings.** Many recommended tests, such as colorectal cancer screenings and mammograms, have no copay.
- 4. **Blood tests.** For example, tests for cholesterol and blood sugar levels can help uncover problems so they can be treated. They can also show whether current treatments are working.
- 5. **Recommended vaccines.** Shots, including yearly flu shots, can help prevent illness.
- 6. **Prescription drugs.** These are drugs prescribed by your doctor to treat a condition. There are some limitations. *See your plan for details*.
- 7. **Emergency care.** Accidents happen. It is good to know you are covered in case you need it.
- 8. **Maternity and newborn care.** Prenatal care and the care needed for labor and delivery are covered and newborn care.
- 9. **Mental health services.** This includes coverage for mental health and addiction issues. Note your plan's limitations.
- 10. **Rehabilitation services**. If you have had certain surgeries, an accident, illness or stroke you may need rehab services. These include physical, occupational and speech therapy.

(Details and costs vary depending on your plan) Remember to check that your provider, clinic, or hospital is in your plan's network.

BeWellnm's Certified Agents, Brokers and Enrollment Counselors are here to make sure you understand your options for health insurance. Call toll-free at **1-833-ToBeWell (1-833-862-3935) or visit us online at www.beWellnm.com**.

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Don't forget to also Share our information!

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