



Healthy News!

November 2021

Valuable Information for Small Business Owners

Find your path to affordable group health insurance with beWellnm for Small Business. We make it easy to enroll in small business coverage that fits your budget and your employees' needs.

Together we can get New Mexicans insured!

Small Business Health Insurance Options

Why Offer Health Insurance to Your Employees

Before enrolling in small group health insurance, many employers want to know: Will the benefits outweigh the costs?

Here are four reasons to offer coverage through beWellnm for Small Business:

1. **Retain employees.** Offering employee health insurance may help attract and retain valuable workers. That saves money on recruiting and training.
2. **Reduce absenteeism.** Employees with insurance may be more likely to take advantage of preventive care and screenings. That can help keep employees healthy and on the job.
3. **Boost morale.** Providing health insurance shows your commitment to the health and well-being of employees and their families. In return, employees may feel a greater sense of security and loyalty.
4. **Gain tax advantages.** Employers can take a tax deduction for the cost of health insurance premiums paid on behalf of employees. In addition, employers with fewer than 25 FTE (full-time-equivalent) employees may be eligible for small business health care tax credits. Not sure how to

count your FTEs? Use our [FTE calculator](#) to find out!

Have questions?

We make it easy to enroll in small business coverage that fits your budget and employees' needs.

- Call us at 1-833-862-3935 (TTY 711).
- Email business@bewellnm.com.
- Chat with us online at www.beWellnm.com.

If you are not able to provide health insurance please help us share the important information below!

Individual and Family Coverage

Open Enrollment is Underway for Individuals and Families

What's New for 2022?

- BeWellnm has transitioned from the federal marketplace to a fully state-operated exchange.
- **This means enrollment for 2022 will take place through beWellnm.com,** instead of at a federal website.
- New Mexicans have until January 15 to enroll. That's one month longer than in prior years. Eligible residents who enroll by December 23 will receive coverage starting January 1, 2022. Eligible residents who enroll by January 15 will receive coverage starting February 1, 2022.
- For the first time, the Customer Engagement Center at 833.862.3935 is staffed by New Mexicans.
- BeWellnm now has six insurance carriers – the most in a single year since the organization's inception! This means greater choice and flexibility for your small business and your employees. Participating providers are Ambetter (from Western Sky Community Care); Blue Cross and Blue Shield of New Mexico; Friday Health Plans; Molina; Presbyterian Health Plan; and True Health New Mexico.



FAQs for Individual and Family Coverage

What is Open Enrollment?

This is the annual window of opportunity for eligible New Mexicans to sign up through the Marketplace to receive health care insurance at



little or no cost. In fact, four out of five state residents who are eligible for the exchange qualify for a plan for about \$10 or less. It is also an opportunity for those already enrolled to reevaluate their plan and make changes to existing coverage to make sure they are receiving the most appropriate and comprehensive health care coverage for their unique needs.

Why is it important?

- **Optimized health support:** The open enrollment period provides an opportunity for your small business and your employees to understand all your options; determine what financial assistance is available; and get support from certified brokers, at no cost.
- **Cost savings:** Many New Mexicans who have not previously qualified for health insurance through beWellnm may now be eligible, and those who have qualified in years past may now qualify for even greater financial assistance from the American Rescue Act.
- **Community wellness:** When more New Mexicans have health insurance, all of us are healthier. Fewer than half of the 95,000 residents eligible for coverage through beWellnm are enrolled.

Where can New Mexicans get more information?

In addition to visiting beWellnm.com, anyone interested in learning more about enrollment is invited to attend one of several events happening statewide through mid-January:

Enrollment Events

Tuesday, Nov 9	3:00 PM - 7:00 PM	Southside Branch Library	Santa Fe
Tuesday, Nov 9	3:00 PM - 7:00 PM	San Juan College/Henderson Fine Arts Bldg.	Farmington
Wednesday, Nov 10	3:00 PM - 7:00 PM	Matt 25 Hope Center	Clovis
Wednesday, Nov 10	3:00 PM - 7:00 PM	Gallup/McKinley Chamber of Commerce	Gallup
Saturday, Nov 13	9:00 AM - 2:00 PM	Hispano Chamber of Commerce	Albuquerque
Tuesday, Nov 16	3:00 PM - 7:00 PM	Oak Street Health	Albuquerque
Tuesday, Nov 16	3:00 PM - 7:00 PM	Branigan Library	Las Cruces
Wednesday, Nov 17	3:00 PM - 7:00 PM	Los Lunas Transportation Department	Los Lunas
Saturday, Nov 20	9:00 AM - 4:00 PM	Hermosa Elementary School	Artesia
Monday, Nov 22	3:00 PM - 7:00 PM	Kit Carson Electric Coop Boardroom	Taos
Wednesday, Dec 1	3:00 PM - 7:00 PM	Branigan Library	Las Cruces
Wednesday, Jan 5	3:00 PM - 7:00 PM	Cesar Chavez Community Center	Albuquerque
Wednesday, Jan 12	3:00 PM - 7:00 PM	San Juan College/Henderson Fine Arts Bldg.	Farmington

Stay informed, and stay up to date!

Sign up for our newsletters at beWellnm.com.

Like us and follow us on our social media platforms for the latest information.

Don't forget to share our information!

Contact us at 1-833-ToBeWell (1-833-862-3935) ,or follow us on all of our social media platforms linked below!

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