



# Healthy News!

*March 2022*

## *Valuable Information for Prospective Agents & Brokers*

BeWellnm supports the New Mexico broker community, and we would love to have you onboard as a broker. Our goal is to help you help your community, while also growing your business.

Together we can get New Mexicans insured!

## Join Our Team & Support Our Communities

### **Native Americans Can Start a Plan Any Time**

While the majority of Marketplace-eligible New Mexico residents must sign up for health insurance plans through beWellnm during the annual fall/winter Open Enrollment Period, there are exceptions for some groups. Individuals and families that are Native American are among them, but they may be unaware. The following Q&A provides important details we hope you'll share among your networks:

**Q: When can Native Americans enroll in a plan through beWellnm?**

A: Native Americans can enroll at any time [here](#). They can also change plans as often as once a month.



**Q: How much will it cost?**

A: While Native Americans are not exempt from paying monthly premiums for a health insurance plan purchased through beWellnm, they may qualify, like all Americans, for tax credits that lower premiums, depending on their income.

In some cases, they won't have to pay any out-of-pocket costs -- like deductibles, co-payments, and coinsurance -- when they get care. Any Native American who obtains services from an Indian Health Care Provider will not have any out-of-pocket costs like co-payments, coinsurance, or deductibles, regardless of income.

**Q: Why should Native Americans have health insurance even if they have health care through the Indian Health Services?**

A: When you purchase health insurance coverage through beWellnm you can get services such as doctor visits, prescriptions, emergency room care, emergency services out-of-state or even outside of an Indian Health Services service area. Additional services that are not covered through IHS but can be through a health care policy include acupuncture and chiropractic care. Individuals who have a plan through beWellnm may also continue to receive services through the IHS, Tribal health providers, or urban Indian health centers. For an at-a-glance comparison of services covered by IHS vs. a qualified health plan, take a look at [this](#).

**Q: Is there a person to contact for help getting started?**

A: For free help with enrolling, a Native American enrollment counselor is available by emailing [nativeamerican@nmhix.com](mailto:nativeamerican@nmhix.com), by scheduling a virtual appointment at 1-833-ToBeWell (862-3935), or visiting [beWellnm.com](http://beWellnm.com).

## Become a Broker Today



Together we can get New Mexicans insured! Learn more about how to be engaged with beWellnm and become a marketplace certified agent or broker. Please contact Victoria Green at [victoria@ahcnm.org](mailto:victoria@ahcnm.org) to sign up or to learn more about the process.

**Stay informed, and stay up to date!**

**Sign up for our newsletters at [beWellnm.com](http://beWellnm.com).**

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

**Don't forget to also 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!

