



# Healthy News!

*March 2022*

## *Valuable Information for Small Business Owners*

Running a small business can be a huge challenge - but making sure your employees have comprehensive health insurance coverage doesn't have to be. You can organize your own company health plan in a few hours through beWellnm for Small Business.

## Individual and Family Coverage

### 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 some exceptions. 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 with your employees who are Native American if they do not have access to health insurance through a small business plan. This is an opportunity for them to secure health insurance coverage at low cost or possibly no cost.

**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. For more cost details, just click [here](#).

### **Q: Why should Native Americans have health insurance even if they have health care through 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).

## Small Business Health Insurance Options

### **Small Businesses Can Start a Plan at Any Time, Too!**

Whether you have sought group health insurance previously or not, it always helps to have someone on your side. We're here to help you get started:



1. Work with a Certified Broker. Agents and brokers understand the New Mexico health insurance market and can help you choose the coverage that's right for your organization. Their services are free to small business owners. [Find an agent or broker.](#)
2. Choose from a selection of [carriers.](#)
3. Apply for or renew coverage directly through the Marketplace. [Set up your employer account.](#)

Business that are new to the enrollment process can view key dates for enrollment [here](#).

## Renewing coverage?

Businesses seeking to renew their enrollment can view important dates [here](#). Employers that signed up for coverage last year will receive notification 75 days before their coverage expires. You may renew your coverage or switch to a new plan. If you need help navigating the renewal process, [contact an agent or broker](#), or call our business engagement team at 1-833-863-3935.

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**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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