



Healthy News!

June 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.

Small Business Health Insurance Options

Premium Reduction for Small Businesses Starts Next Month



Beginning July 1, 2022, health insurance premiums for small businesses with 50 or fewer full-time equivalent employees will be reduced by 10%. This reduction is provided by New Mexico's Small Business Health Insurance Premium Relief Initiative, established during the 2022 legislative session to help lower health insurance costs for small businesses.

Participating health plans that are available from beWellnm for small businesses are:

- Presbyterian Health Plan
- Presbyterian Insurance Group
- True Health New Mexico (Please note that this insurer is not accepting new groups.)

Businesses that are enrolled in a group plan via [beWellnm](#) do not need to take any action to secure the 10% reduction for all eligible plans during 2022. Business owners will see the savings from participating health plans starting with July invoices, through December. A list of FAQs that may be helpful can be found [here](#).

A new premium relief program will begin in 2023. Guidance for the 2023 program year will be posted by the NM Superintendent of Insurance by October 1, and insurers will communicate any changes to small businesses in advance of the new year.

BeWellnm makes it easy to enroll in small business coverage that fits your budget and employees' needs. Call 1-833-862-3935; option #3. TTY: 711. Or, send an email to business@bewellnm.com. To chat: [bewellnm.com](#).

Remember: Small business owners can start a plan anytime throughout the year.

(Photo credit: New Mexico Capitol Wikipedia exclusive photo by Einar Einarsson Kvaran.)

Individual and Family Coverage

Emergency Health Care Support Available to NM Fire Victims

In response to recent devastating New Mexico fires, the State Superintendent of Insurance issued an emergency order in May to assure individuals and families in affected counties that their access to health care services would not be disrupted and their insurance coverage would be maintained during the fire-induced period of displacement and uncertainty.

Individuals and families in the following counties are covered by the order:

- San Miguel County – Hermit's Peak Fire
- Valencia County – Big Hole Fire
- Colfax County – Cook's Peak Fire
- Lincoln County – Lincoln County Fire
- Mora County – Cooks and Calf Fires
- Sandoval County – Cerro Pelado Fire



The emergency order requires health insurers to refill prescriptions early, cover out-of-network services, waive cost-sharing requirements, and cover replacements of essential medical supplies and equipment that had to be left behind due to evacuations. Additionally, the order places a moratorium on health and property insurance cancellations in the affected counties for 90 days and requires insurance carriers to make provisions for policyholders to arrange to pay the premiums retroactively.

Here to Help

[BeWellnm](#) will work with individuals and families who are enrolled in coverage through the marketplace, live in one of the counties listed above, and are impacted by the wildfires to help them develop a payment plan, in accordance with the emergency order.

A premium billing specialist can provide further guidance at the Customer Engagement Center, 1-833-862-3935.

To learn more about insurance coverage for evacuees and victims of the New Mexico wildfires, click [here](#), or contact the OSI Wildfire Hotline at (833) 485-1336 from 8 a.m. – 8p.m. Monday-Friday and 9 a.m. – 2 p.m. Saturday.

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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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