



# Healthy News!

July 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

### Reminder: Premium Reduction for Small Businesses Effective as of This Month



Health insurance premiums for small businesses with 50 or fewer full-time equivalent employees were reduced by 10% as of July 1. The reduction will last through the rest of 2022 and is expected to continue in 2023.

Participating health plans that are available from beWellnm for are:

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

Businesses that are enrolled through beWellnm Small Business don't have to take action to secure the 10% reduction for all eligible plans during 2022.

A list of helpful FAQs can be found [here](#), or to learn more, please visit the [NM Office of the Superintendent of Insurance](#). (This reduction is provided by New Mexico's Small Business Health Insurance Premium Relief Initiative, established during the 2022 legislative session.)

BeWellnm makes it easy to enroll in small business coverage that fits your budget and employees' needs. Learn more by visiting us [here](#), or contact us at 1-833-862-3935, option #7, TTY: 711. You may also email us at [business@bewellnm.com](mailto:business@bewellnm.com).

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

## Individual and Family Coverage

### Special Enrollment Period Available for Lower-Income Residents

BeWellnm has launched a special enrollment period (SEP) that provides qualified New Mexicans an opportunity to enroll in health insurance coverage.



The new SEP enables state residents with **household incomes below 200%** of the federal poverty level and who aren't eligible for Medicaid or the Children's Health Insurance Program to enroll in a health insurance plan through beWellnm at any time of the year.

Examples of those who are eligible include:

- A single person making less than \$2,147 a month
- A family of three making less than \$3,660 a month

This [chart](#) provides a complete breakdown of eligible incomes through the end of the year.

Click [here](#) for more details, and please share this important information throughout your network.



### Additional Special Enrollment Opportunities

New Mexicans who experience certain life events (called "qualifying life events") have a 60-day window to enroll in coverage.

Events that could qualify a person for affordable health insurance through beWellnm include:

- A new baby or child adoption
- Acquisition of a new house

- Marriage or divorce
- A change in residence, including a recent move to New Mexico
- Loss of minimum essential health coverage, such as through loss of a job or loss of coverage through a parent's plan.

Click [here](#) for a more detailed list of qualifying events.

Unenrolled qualified individuals, current enrollees, and any dependent(s) can enroll in or make changes to their plan selection within 60 days of the qualifying event, which also must be reported to beWellnm within 60 days of the event. Loss of minimum essential coverage can be reported 60 days before the event.

For anyone needing assistance with enrollment, the beWellnm team of certified enrollment counselors, agents, and brokers are free and available for appointments at (833) 862-3935, or online at [beWellnm.com](https://beWellnm.com).

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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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