



BeWellnm & NM OSI Annual Insurance Marketplace Report

Compiled By: BeWellnm, New Mexico Health Insurance Exchange & New Mexico Office of the Superintendent of Insurance

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Introduction

The annual report, as mandated by the 2021 New Mexico Statutes Chapter 59A, Article 23F, Section 59A-23F-10, and compiled jointly by beWellnm, New Mexico's Health Insurance Exchange, and the New Mexico Office of the Superintendent of Insurance (NM OSI), offers a comprehensive analysis of various key aspects. These include the individual health insurance market, both on- and off-Exchange enrollment, small business enrollment, qualified health plan pricing, outreach and enrollment assistance activities, as well as strategies aimed at addressing the challenge of the remaining uninsured population in New Mexico.



Overview of the Individual Health Insurance Market

During the 2022 Plan Year, New Mexico had a robust individual health insurance market participation on and off New Mexico's Health Insurance Exchange, beWellnm. Carriers offered a range of health insurance options, which included 68 medical and 8 dental plans. These offerings included corresponding zero cost-sharing plans, Native American plans, and cost-sharing reduction (CSR) plan variants on the Exchange. Additionally, off the Exchange, there were 77 medical plans available, both mirrored and non-mirrored. All coverages in the individual market fully complied with all state and federal laws applicable to Qualified Health Plans (QHPs).

Carriers offering on- and off-Exchange OHPs:

- Friday Health Plans of Colorado, Inc.
- Health Care Service Corporation, a Mutual Legal Reserve Company, (DBA BCBSNM)
- Molina Healthcare of New Mexico
- Presbyterian Health Plan, Inc.
- True Health New Mexico
- Western Sky Community Care, Inc.

Carriers offering on- and off-Exchange Qualified Dental Plan coverage:

- BEST Life and Health Insurance Company
- Health Care Service Corporation, a Mutual Legal Reserve Company

On-Exchange Enrollment Summary Data

Gender by Coverage Type

Gender Type	Dental Only	Medical & Dental	Medical Only	Grand Total
Female	229	3907	14363	18499
Male	174	3291	11663	15128
Grand Total	403	7198	26026	33627



Age Ranges by Coverage Type

Age Range	Dental Only	Medical & Dental	Medical Only	Grand Total
0-17	83	700	2097	2880
18-25	33	373	1498	1904
26-34	69	1116	2488	3673
35-44	62	1245	3364	4671
45-54	52	1374	5171	6597
55-64	97	2344	10968	13409
65+	7	46	440	493
Grand Total	403	7198	26026	33627

Native American

Native American	Dental Only	Medical & Dental	Medical Only	Grand Total
Yes	11	143	412	566

Avg Monthly Premium

Coverage Type	January	February	March	April	May	June	July	August	September	October	November	December	Grand Total
DENTAL	\$26.9	\$27.1	\$27.1	\$27.2	\$27.3	\$27.3	\$27.4	\$27.4	\$27.5	\$27.4	\$27.4	\$27.4	\$27.3
MEDICAL	\$554.8	\$544.7	\$545.2	\$545.1	\$544.9	\$544.7	\$543.6	\$542.5	\$541.7	\$541.0	\$540.7	\$540.5	\$544.1

Avg APTC

The Month Name	APTC Amount
January	\$482.08
February	\$474.83
March	\$473.98
April	\$472.81
Мау	\$472.36
June	\$472.37
July	\$471.06
August	\$469.77
September	\$468.55
October	\$467.66
November	\$467.28
December	\$466.62



Medical Plan Enrollment by Carrier

Issuer Name	Count of Subscribers	Count of Consumers
Ambetter Plan of WSCC	527	706
BlueCross BlueShield of New Mexico	4,930	6,895
Friday Health Plans of Colorado, Inc.	2,119	2,992
Molina Healthcare of New Mexico, Inc.	7,585	10,416
Presbyterian Health Plan	2,688	3,735
True Health New Mexico	5,975	8,480
Grand Total	23,824	33,224



Overview of the Small Group Health Insurance Market

During the 2022 Plan Year, New Mexico carriers offered 27 medical and 6 dental plans on-Exchange through beWellnm and offered 146 medical and 6 dental mirrored and off-Exchange-only plans.

Carriers offering on- and off-Exchange Small Group Qualified Health Plans:

- Friday Health Plans of Colorado, Inc. off-Exchange only
- Health Care Service Corporation, a Mutual Legal Reserve Company, (DBA BCBSNM) – off-Exchange only
- Presbyterian Insurance Company, Inc.
- Presbyterian Health Plan, Inc.
- True Health New Mexico
- United Healthcare Insurance Company, Inc. off-Exchange only

Carriers offering on- and off-Exchange Small Group Qualified Dental Plan Coverage:

• Best Life and Health Insurance Company

Off-Exchange Enrollment:

- Individual 8,924
- Small Group 42,278

OSI OHP Pricing

2022 plans experienced 9.53 percent average rate increase for on-Exchange plans in the individual market and 16.69 percent in the small group market. Off-Exchange-only small group rates increased only by 2.69 percent.





Small Business Health Options Program "SHOP" Enrollment Summary

As of January 1, 2023

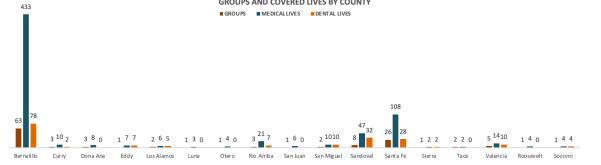
GROUP EN	ROLLMENT SUI	MMARY	MARKET	SHARE		AGE GROU	PS		METAL LEVEL		RELATION	SHIP	MEDICAL ENR	OLLMENT SU	MMARY
YPE	TOTAL	PERCENT				654			Bronze		Othe		ENROLLEE TYPE	TOTAL	PERCENT
newal	101	81%	True Health 13%			-64 1% 119			456	h.	Child 1%		Employee	520	75%
w Sale	23	19%	13% Presbyterian			.5%	18-25				16%		Spouse	55	8%
TAL	124	100%	Company, Inc 11N	\			9%				Spouse 8%		Child	110	16%
					45 - 54 20%		26 - 34	Silver		old			Other	4	1%
STER SIZE	TOTAL	PERCENT		/			21%	52%	3	2%			TOTAL	689	99%
Employees	97	78%		Presbyterian Health 25%		35 - 44						Employee 75%			
24 Employees	23	19%				23%							ISSUER	TOTAL	PERCENT
50 Employees	3	2%								GEN	DER		Presbyterian Health	523	76%
100 Employees	1	1%								GLIN	ben		Presbyterian Insurance Cc	76	11%
TAL	124	100%		c	OVERED LIVE	S BY GROUP	START DATE						True Health	90	13%
			0	50	100	150	200	250					TOTAL	689	100%
OKER	TOTAL	PERCENT	JAN				2		Male		Female				
a Broker	74	60%	FEB			124	2	U8	50%		50%		AGE GROUP	TOTAL	PERCENT
Broker	50	40%	MAR		78	124							< 18	77	11%
TAL	124	100%	APR		62								18-25	61	9%
	46-7	10070	MAY	50					н	AS A BROK	ER		26 - 34	146	21%
ERENCE PLAN	TOTAL	PERCENT	JUN	16									35-44	156	23%
inum	11	9%	JUL 💻	8									45 - 54	137	20%
d	41	33%	AUG 📕										55 - 64	106	15%
er	62	50%	SEP		8				No 40%				65+	6	15%
nze	10	8%	-	14							Yes		TOTAL	689	100%
TAL	10	100%	DEC	18 46							60%		TOTAL	009	100%
TAL	124	100%	DEC	40									METAL LEVEL	TOTAL	PERCENT
NTRIBUTION %	TOTAL	PERCENT											Platinum	82	12%
)%	38	31%		8		G	ROUP STAR	T DATES					Gold	221	32%
99%	31	25%	40	-									Silver	357	52%
0%	55	44%	30 -										Bronze	29	4%
TAL	124	100%	20 -	14	17	12							TOTAL	689	100%
1			10 -				9			9		7			
FERS DENTAL	TOTAL	PERCENT						3	3		3 4		GENDER	TOTAL	PERCENT
	50	40%	0 +										Female	347	50%
TAL	74	60%	AL	N FEB	MAR	APR	MAY JU	IN JUL	AUG S	EP O	CT NOV	DEC	Male TOTAL	342 689	50% 100%
	167	10070											10176	005	100%
OUP START	JANUARY	FEBRUARY	MARCH	APRIL	M	AY	JUNE	JULY	AUGL	IST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	TOTAL
ployers	38	14	17	12	Ś		5	3	3		9	3	4	7	124
ployees	148	82	72	56	3		13	8	7		44	8	12	35	520
vered Lives	208	124	78	62	5		16	8	7		58	14	18	46	689
Of Employers	31%	11%	14%	10%	7		4%	2%	2%		7%	2%	3%	6%	100%
% of Covered Lives	30%	18%	11%	9%	7	%	2%	1%	1%	5	8%	2%	3%	7%	100%



Small Business Health Options Program "SHOP" Enrollment By County

As of January 1, 2023

COUNTY	GROUPS	MEDICAL LIVES	DENTAL LIVES	GROUP %	MEDICAL %	DENTAL %
Bernalillo	63	433	78	8400%	63%	42%
Curry	3	10	2	0%	1%	1%
Dona Ana	3	8	0	0%	1%	0%
Eddy	1	7	7	300%	1%	4%
Los Alamos	2	6	5	800%	1%	3%
Luna	1	3	0			
Otero	1	4	0	500%	1%	0%
Rio Arriba	3	21	7	0%	3%	4%
San Juan	1	6	0	300%	1%	0%
San Miguel	2	10	10	600%	1%	5%
Sandoval	8	47	32	0%	7%	17%
Santa Fe	26	108	28	800%	16%	15%
Sierra	1	2	2	2000%	0%	1%
Taos	2	2	0	2200%	0%	0%
Valencia	5	14	10	200%	2%	5%
Roosevelt	1	4	0	0%	1%	0%
Socorro	1	4	4	900%	1%	2%
TOTAL	124	689	185	17000%	100%	100%





Dental Enrollment Summary

As of January 1, 2023

DENTAL EN	NROLLMENT SU	MMARY
ENROLLEE TYPE	TOTAL	PERCENT
Employee	133	72%
Spouse	14	8%
Child	36	19%
Other	2	1%
TOTAL	185	100%
AGE GROUP	TOTAL	PERCENT
< 18	22	12%
18-25	22	12%
26 - 34	33	18%
35 - 44	52	28%
45 - 54	30	16%
55 - 64	24	13%
65+	2	1%
TOTAL	185	100%
PLAN LEVEL	TOTAL	PERCENT
High	136	74%
Low	49	26%
TOTAL	185	100%
GENDER	TOTAL	PERCENT
Female	87	48%
Male	96	52%
TOTAL	183	100%



Outreach and Enrollment Assistance Activities

BeWellnm has historically contracted communications and outreach work to a prime vendor and sub-vendors. In 2022 the Exchange was gearing up for the Medicaid Unwinding and preparing messaging for an outreach campaign.

While preparing the Exchange continued to focus on routine messaging and event tactics and structure. The vendor held in-person enrollment events and most of the outreach centered on the open enrollment time period. 2022 was a successful enrollment period with a 22.6% increase in those getting coverage through the Marketplace.

Looking Forward:

BeWellnm will be ending its prime vendor model in 2023. The organization will also split communications and outreach to have dedicated directors of each division to ensure a more robust emphasis on strategies and tactics.

The Remaining Uninsured in New Mexico and Strategies to Reach Them

BeWellnm plans to move away from the traditional outreach model under a prime vendor. Consumers continue to evolve with how and when they want to interact with our services and therefore we must also evolve. In the coming years a greater focus and emphasis will be placed on the following modalities:

- Text messaging
- Virtual events
- Chat functionality
- Improving the online experience
- Sponsorships at relevant events

In addition, the exchange will be placing a greater emphasis on in-house expertise and withdrawing from the prime vendor model. We believe this will allow for a quicker and more proactive approach to messaging to consumers. There will also be a focus on updating our website and expanding the roles of those in the call center to support enrollment over the phone.



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