



# BeWellnm & NM OSI Annual Insurance Marketplace Report

Compiled By:

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

09.01.23

Contact Information:

Website: [beWellnm.com](http://beWellnm.com)

Alex Sanchez, Director of Communications

Email: [asanchez@nmhix.com](mailto:asanchez@nmhix.com)

Mandated by: 2021 NM Stat. § 59A-23F-10 (2021)

20  
23

## Table of Contents

Introduction .....	3
Overview of the Individual Health Insurance Market.....	4
Carriers offering on- and off-Exchange QHPs: .....	4
Carriers offering on- and off-Exchange Qualified Dental Plan Coverage: .....	4
On-Exchange Enrollment Summary Data .....	4
Overview of the Small Group Health Insurance Market .....	7
Carriers offering on- and off-Exchange Small Group Qualified Health Plans:.....	7
Carriers offering on- and off-Exchange Small Group Qualified Dental Plan Coverage: .....	7
Off-Exchange Enrollment:.....	7
OSI QHP Pricing .....	7
Small Business Health Options Program “SHOP” Enrollment Summary .....	8
SHOP Enrollment By County.....	9
Dental Enrollment Summary .....	10
Outreach and Enrollment Assistance Activities.....	11
The Remaining Uninsured in New Mexico and Strategies to Reach Them .....	11

## 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 QHPs:

- 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
May	\$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:

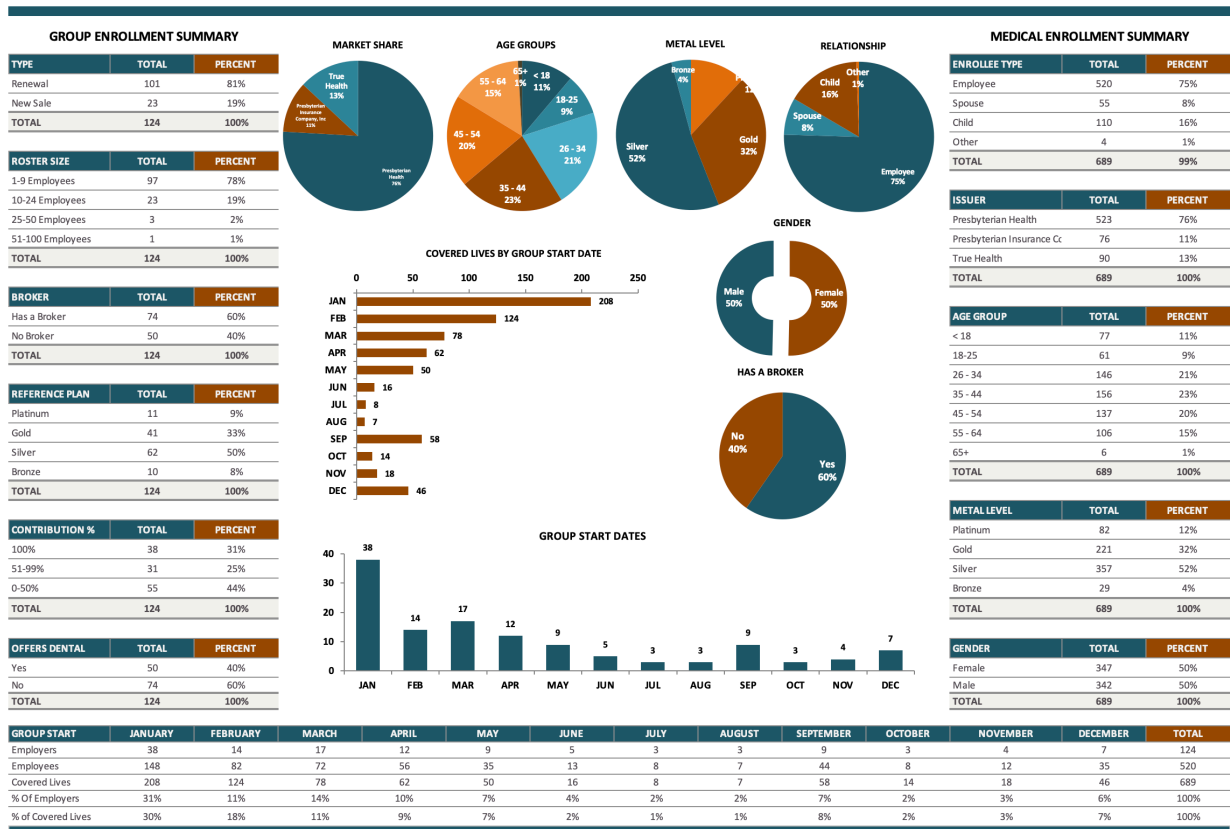
- Individual – 8,924
- Small Group – 42,278

## OSI QHP 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

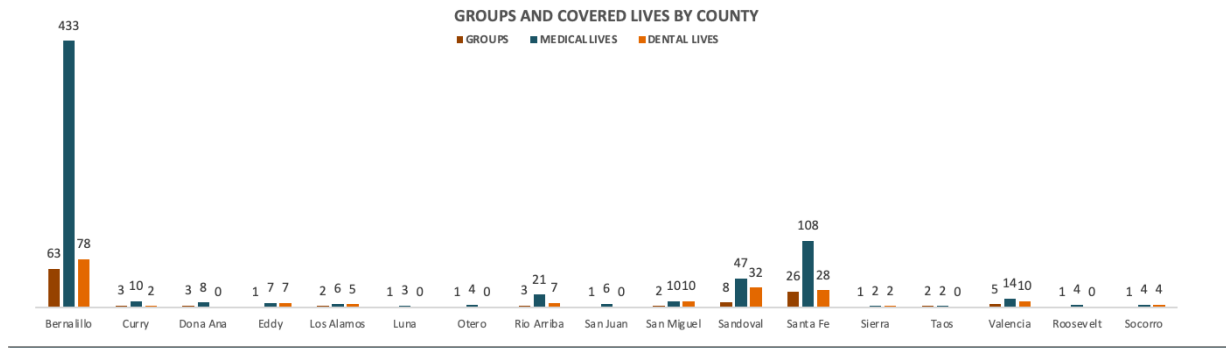




## Small Business Health Options Program “SHOP” Enrollment By County

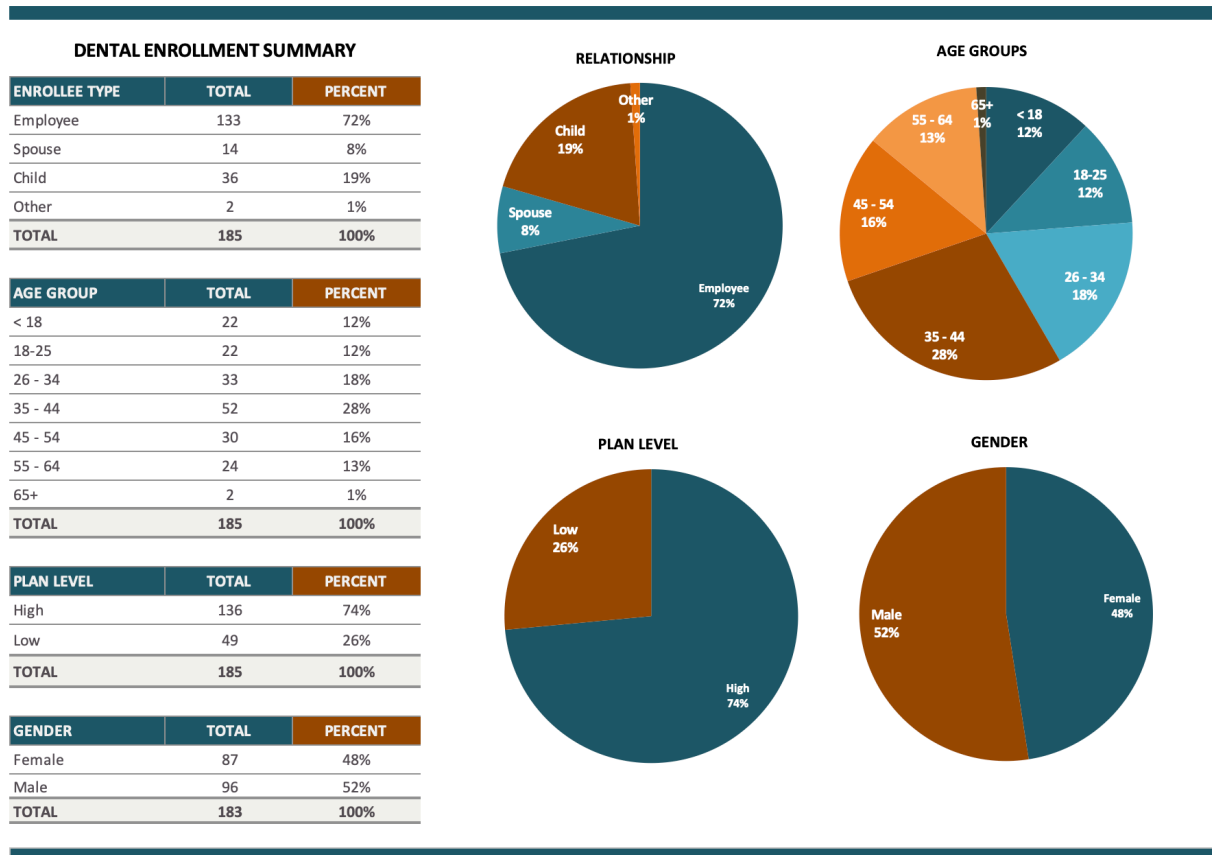
As of January 1, 2023

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%
<b>TOTAL</b>	<b>124</b>	<b>689</b>	<b>185</b>	<b>17000%</b>	<b>100%</b>	<b>100%</b>



## Dental Enrollment Summary

As of January 1, 2023



## **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.



**beWellnm.com**

**(833) 862-3935**

**7601 Jefferson St NE Suite 120**

**Albuquerque, NM 87109**