

Assister Certification Training: Supplemental Material

PY2024



Introduction

This training contains miscellaneous updated and supplemental materials to the annual beWellnm Assister Certification Training.

If you have any questions about the content in this supplemental training, please reach out to beWellnm staff at partners@nmhix.com.

Main Topics

- Clear Cost Plans
- SOPA/Turquoise Plans
- Elimination of the “23/24 Rule”
- Finding Your Current and Prior Certificates

Clear Cost Plans

Clear Cost Plans: Background

- During the 2020 legislative session, the New Mexico State Legislature passed HB 100 which gives the beWellnm Board of Directors the authority to establish standardized health plans.
- Standardized health plans are plans that all insurers in a market are required to offer that have the same out-of-pocket costs for covered benefits.

Clear Cost Plans: The Change

- Starting with the 2024 Plan Year, New Mexico will offer standardized health plans at the Silver, Gold, and Turquoise levels.
- Standardized plans will be labeled as Clear Cost Plans.
- Turquoise variants are established in accordance with regulations and guidance issued by the New Mexico OSI.
- More information on standardized health plans, including the required out-of-pocket designs for each standardized plan and Turquoise variants, can be found on the beWellnm website: [Clear Cost Plans](#).

Benefits of Clear Cost Plans

- By offering standardized out-of-pocket costs, the shopping experience is simplified and streamlined, giving consumers a way to compare offerings from each health insurance issuer feature-to-feature without having to compare each benefit individually.
- Standardized health plans can improve cost predictability and encourage use of certain high-value health services, like primary care, by lowering out-of-pocket costs for those services.

Clear Cost Plans Designation

Standardized plans will be labeled in the beWellnm enrollment and eligibility system plan shopping pages as Clear Cost Plans.

The screenshot displays a plan shopping interface with four main sections: MONTHLY PREMIUM, CARRIER AND PLAN DETAILS, ANNUAL DEDUCTIBLES, and ANNUAL OUT-OF-POCKET COST. An orange arrow points to a blue button labeled 'Clear Cost Plan' within the plan details section.


MONTHLY PREMIUM ⓘ	CARRIER AND PLAN DETAILS ⓘ	ANNUAL DEDUCTIBLES ⓘ	ANNUAL OUT-OF-POCKET COST ⓘ
\$80.00	 Clear Cost Turquoise 3 Plan - with EXTRA SAVINGS	Individual \$500.00 Family \$1,000.00	Your Estimated Total Annual Cost --
Overall Rating Not Available	Primary Care Visit: \$7/NA Generic Drugs: \$5/NA Emergency Services: \$75.00/0.00% HMO/TURQUOISE See Plan Details Additional information from Blue Cross and Blue Shield of New Mexico		




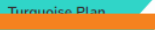
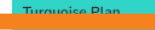
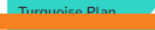
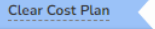
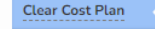
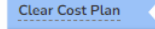
Clear Cost Plans Designation: Comparing Plans

Compare Plans

Note: Plan quality ratings and enrollee survey results are calculated by the federal government, using data provided by health plans in 2023. The ratings will be displayed for health plans for the 2024 Plan Year. [Learn more about these ratings.](#)

[Back to Plan List](#)

[Export to Excel](#) 

	Clear Cost Turquoise 3 Plan - with EXTRA...	UHC Clear Cost Turquoise 3 with EXTRA SA...	Clear Cost Turquoise 3 Plan with EXTRA S...
	Primary Care Visit: \$7/NA Generic Drugs: \$5/NA Emergency Services: \$75.00/0.00%	Primary Care Visit: \$7/NA Generic Drugs: \$5/NA Emergency Services: \$75/NA	Primary Care Visit: \$7/NA Generic Drugs: \$5/NA Emergency Services: \$75.00/NA
			
	Overall Rating Not Available	Overall Rating Not Available	Overall Rating Not Available
	Monthly Premium \$80.00	Monthly Premium \$107.36	Monthly Premium \$130.27
	Your Estimated Total Annual Cost --	Your Estimated Total Annual Cost --	Your Estimated Total Annual Cost --
			
			
	See Plan Details	See Plan Details	See Plan Details
	Add to Cart	Add to Cart	Add to Cart



Compare Plans
1 - 3 Plans Compared

Clear Cost Plans Designation: Plan/Savings Details

You are currently enrolled in the following plans: [Change the amount of the tax credit you take now](#)

[Change Enrollment](#)

Health Insurance Plan

[Cancel Health Plan](#) [View Detail](#)

ENROLLMENT ID: ⓘ	HEAD OF HOUSEHOLD:	SUBMITTED ON:	EFFECTIVE DATE: ⓘ
RefID_1664668002410	TestSoldier CaseSixtyTwo	Nov 14, 2023	Jan 01, 2024

Plan selected for TestSoldier CaseSixtyTwo

MONTHLY PREMIUM	INSURANCE CARRIER	VIEW ADDITIONAL CARRIER INFORMATION	HEALTH PLAN NAME	HEALTH PLAN ASSIGNED POLICY ID ⓘ	ANNUAL DEDUCTIBLES ⓘ	MAX. OUT-OF-POCKET COST ⓘ
\$80.00	Blue Cross Blue Shield of New Mexico	<input checked="" type="checkbox"/>	Clear Cost Turquoise 3 Plan - with EXTRA SAVINGS HMO/Turquoise	-	\$500.00 / Person \$1,000.00 / Family	\$2,400.00 / Person \$4,800.00 / Family

[Turquoise Plan](#)

[Clear Cost Plan](#)

The monthly payment amounts that you see here include the premium tax credit and New Mexico Premium Assistance, which lower your premium costs.

Available Premium Tax Credit:	\$236.00
Claimed Premium Tax Credit ⓘ:	\$236.00
New Mexico Premium Assistance Applied ⓘ:	\$37.65
Total Savings Applied ⓘ:	\$273.65



SOPA / Turquoise Plans

SOPA/Turquoise Plans: Overview

- Individuals and families with household incomes up to 300% FPL who qualify for federal premium tax credits through beWellnm are eligible for State Out-of-Pocket Assistance (SOPA). SOPA, which is funded by the Health Care Affordability Fund, provides extra savings on out-of-pocket costs for certain plans.
- Plans with SOPA are labeled as Turquoise Plans.
- To benefit from SOPA, when plan shopping, consumers must select a Turquoise Plan.

SOPA/Turquoise Plans: Previously

- In Plan Year 2023, there were four levels of Turquoise Plans, based on household income:
 - up to 150% FPL (Level 1)
 - between 150-200% FPL (Level 2)
 - between 200-250% FPL (Level 3)
 - between 250%-300% FPL (Level 4)

SOPA/Turquoise Plans: The Change to Three Levels

- Beginning in Plan Year 2024, New Mexico will no longer offer a Turquoise 4 level plan.
- Instead, the Turquoise 3 level plan will extend to those with incomes up to 300% FPL.
- This change will raise the Actuarial Value (AV) of the Turquoise Plan for consumers with incomes in the FPL range 250.01-300.00% from the existing 85% AV to 90% AV.

SOPA/Turquoise Plans: Plan Year 2024

The change to the Turquoise 4 level plan (FPL 250.01-300.00%, or the new Turquoise 3 level plan) is applicable for Plan Year 2024 onward. For Plan Year 2023, the AV will remain the same.

Plan Number	Turquoise 1	Turquoise 2	Turquoise 3	Turquoise 4 PY 2023	*NEW* Turquoise 3 PY 2024 onward
FPL Range	Up to 150%	150-200%	200-250%	250-300%	250-300%
Actuarial Value	99% AV	95% AV	90% AV	85% AV	90% AV
CSR Plan Variant	99	95	90	85	90
Underlying Metal Level	Silver	Silver	Gold	Gold	Gold

Elimination of the “23/24 Rule”

23/24 Rule: Previously

- Initial (“binder”) payments
 - Open Enrollment Period (OEP)
 - Payment was due on the 23rd of the month for coverage to begin on the 1st of the following month.
 - If payment was made after the 23rd of the month, coverage would begin the 1st day of the second month.
 - Special Enrollment Period (SEP)
 - Payment was due on the 23rd of the month before coverage, or within 7 days after requesting the enrollment, whichever was later.
 - Annual Renewal
 - Binder payments were not required for renewal coverage.
- Ongoing Payments
 - Due on the last day of the month prior to the coverage month (e.g., April 30 for May coverage)

23/24 Rule: Eliminated

- BeWellnm has eliminated the 23/24 Rule.
- All premium payments – whether binder payments or ongoing monthly payments - are due by the last day of the month before coverage.

Certificate Location Change

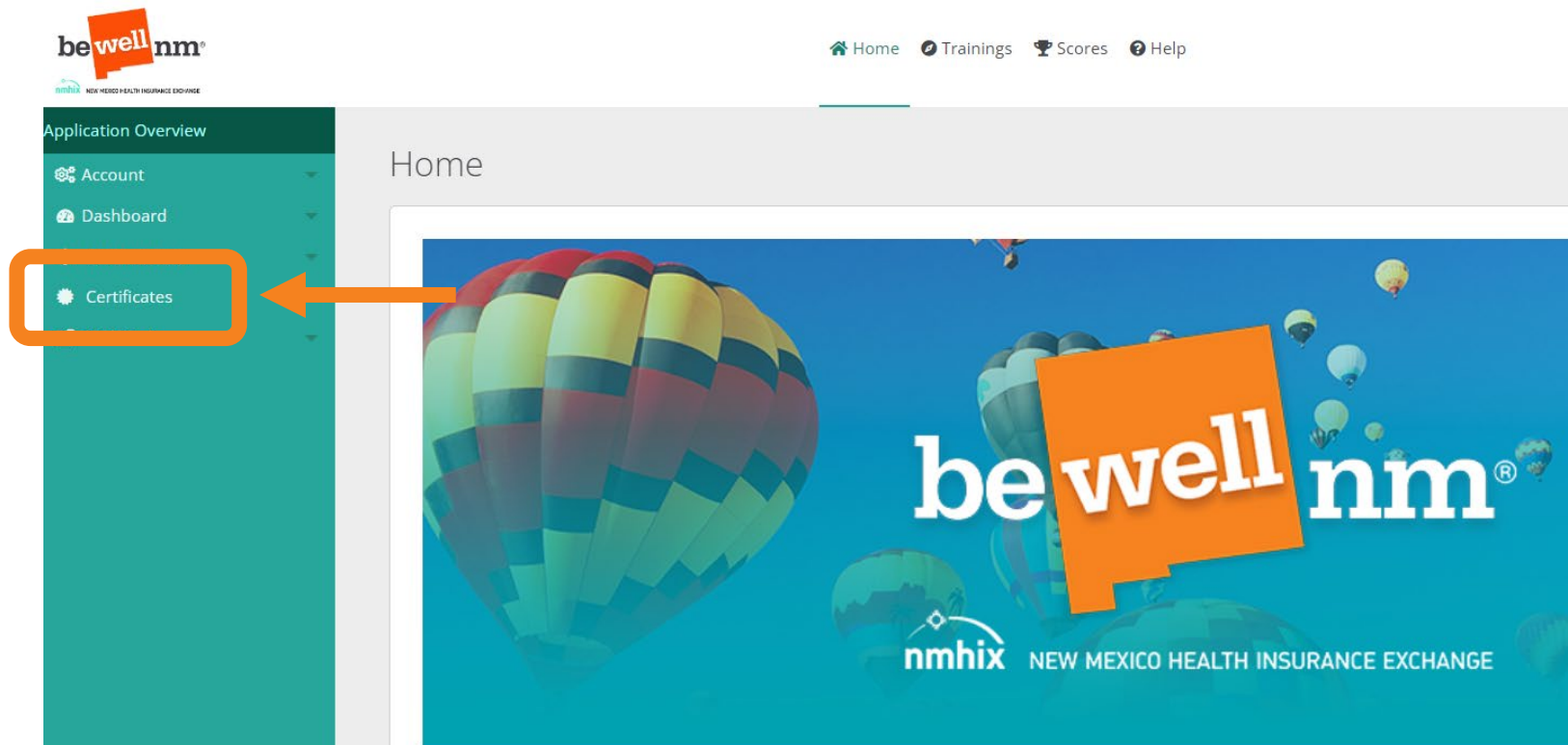
Certificates: Two Navigation Paths

Reminder:

There are two ways to navigate through the Learning Management System (LMS) to access your certificates.

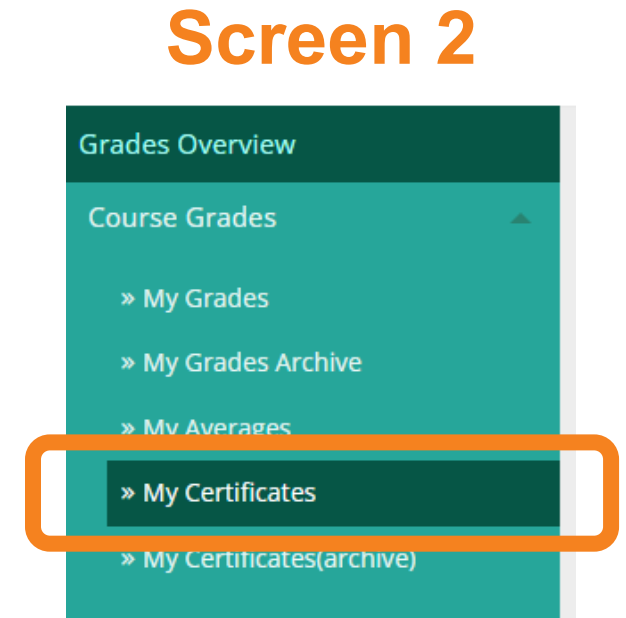
Finding Your Certificates: Path 1

From the Home page, click on “Certificates” in the left navigation.



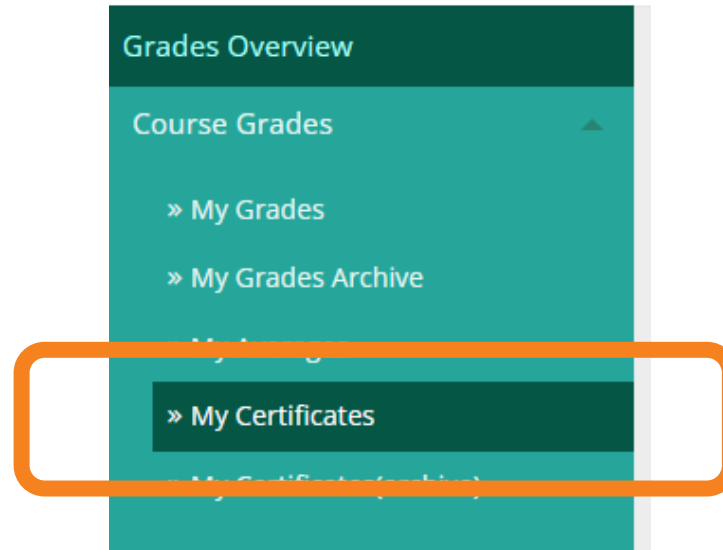
Finding Your Certificates: Path 2

From the Home page, click on “Scores” in the top navigation, then select “My Certificates” in the left navigation of the second screen.



Certificates: Previously

Previously, all certificates were shown under “My Certificates.”



Finding Prior Certificates

Starting October 2023, certificates older than 6 months will be housed in “My Certificates (archive).” Here, you will still be able to print older certificates.

The screenshot shows the BeWell NM user interface. At the top left is the BeWell NM logo and the nmhix logo with the text "NEW MEXICO HEALTH INSURANCE EXCHANGE". At the top right are navigation links for Home, Trainings, Scores, and Help, along with a notification bubble containing the number 1. A left sidebar menu includes "Grades Overview" and "Course Grades" with sub-items: "My Grades", "My Grades Archive", "My Averages", "My Certificates", and "My Certificates(archive)". The main content area is titled "Scores" and shows a breadcrumb path "MY GRADES >> MY CERTIFICATES(ACHIVE)". Below this is a teal header for "CE Certificates" and a table with the following data:

Date Completed	Course	Print Option
09/03/2021	PY2022-L BeWellNm Broker Certification	Print Certificate
08/31/2022	RPY2023 Agent/Broker Certification	Print Certificate

Finding Your Certificates:

Starting October 2023, certificates obtained within the last 6 months will be housed in “My Certificates.”

The screenshot shows the beWellnm website interface. At the top left is the beWellnm logo with the tagline 'NEW MEXICO HEALTH INSURANCE EXCHANGE'. The top navigation bar includes links for Home, Trainings, Scores, and Help. A notification bubble with the number '1' is in the top right corner. The left sidebar menu is expanded to 'My Certificates', which is highlighted. The main content area is titled 'Scores' and has a breadcrumb trail 'MY GRADES >> MY CERTIFICATES'. Below this is a teal header for 'CE Certificates'. A table displays a single certificate entry with columns for Date Completed, Course, and Print Option.

Date Completed	Course	Print Option
09/27/2023	PY2024 beWellnm Assister (Agents, Brokers, and Enrollment Counselors) Certification Training	Print Certificate

Certificates: Important Reminders

- BeWellnm recommends that
 1. you print a copy of your certificate as you may be asked by other organizations, carriers, and/or consumers for a copy; and
 2. you display this certificate in your office as it helps consumers know that you are certified by beWellnm.





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New Mexico Health Insurance Exchange