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Voice of the Assister

January 27, 2026

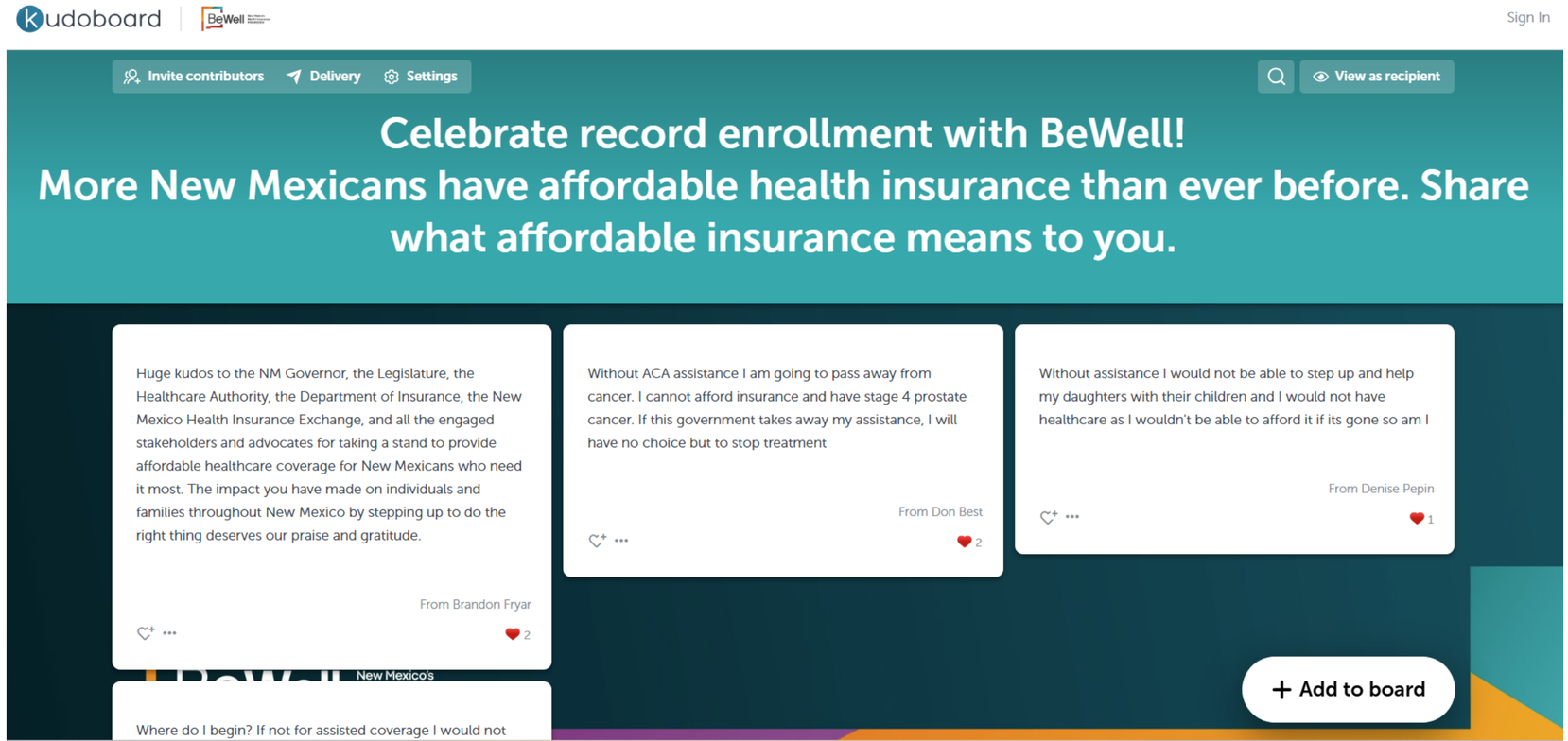
Recording can be found here
Password: Jan2026VOA!

Agenda

- Kudos
- PY25 Reminders
- NMHIX System Update
- Qualified Life Events
- Important Reminders

Kudos

The Governor's budget proposal includes extending the use of NMPA to supplant the loss of enhanced premium tax credits (EPTC). BeWell will continue to share law and rule updates on our website. They can be found here. Consider supporting this conversation by contributing to the Kudoboard here.



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PY25 Reminders

- 1095-A notices will be mailed to customers and available in the Optum system by January 31.

- PY25 payments that are past the grace period will result in PY25 termination.
  - For subscribers receiving APTC: Termination effective date is the last day of the first month of the grace period (e.g., non-payment for May coverage is terminated effective May 31st).
  - For subscribers not receiving APTC: Termination is effective the last day of the coverage month for which the last payment was made in full (e.g., non-payment for May coverage is terminated effective April 30th).
  - Carriers have the discretion to terminate 2026 coverage for not maintaining PY25 coverage if the consumer enrolled with the same carrier.

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NMHIX System Updates
PY26 Updates

- Enrollments completed on Jan. 15 will receive a Feb. 1 effective date.
- Turquoise coverage for new consumers under 100% FPL, or consumers who want to re-shop, is not an option currently. Renewing members were able to be enrolled in a Turquoise plan.
- Check with the carrier, but typically binder payments need to be received by the effective date or 30 days after the enrollment, whichever is later, to confirm coverage.
- The carrier member ID is not available in the NMHIX system.
  - If the customer renewed with the same carrier they will have the same member ID
  - Member ID's can be located within the carrier portal.

Premium Payments

- PY26 customers will receive premium statements from the carrier.
- When the carrier receives payment, the carrier will inform BeWell the coverage Is effectuated, and the customer's account will state confirmed in the NMHIX system.
- PY26 payment related questions need to be directed to the carrier's customer service.
- Customers can find carrier payment information here.

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Qualified Life Events (QLE) and Special Enrollment Periods (SEP)

- A QLE must be reported ASAP. The SEP shopping window is 60 days from the QLE event date, not the date reported.
  - A QLE may require additional verification documents before opening an SEP.

- There is no longer a low-income QLE granting an SEP.

- Per policy update, consumers losing Medicaid must enroll within 120 days of the last day of Medicaid coverage.
  - A Medicaid denial will trigger an SEP except for an application during OE where the denial was not received until after OE ended.

- If a customer attests to having applied for Easy Enrollment when filing their taxes, the customer must use date they requested the QLE and not the date they filed their taxes.
  - An Easy Enrollment QLE now requires verification

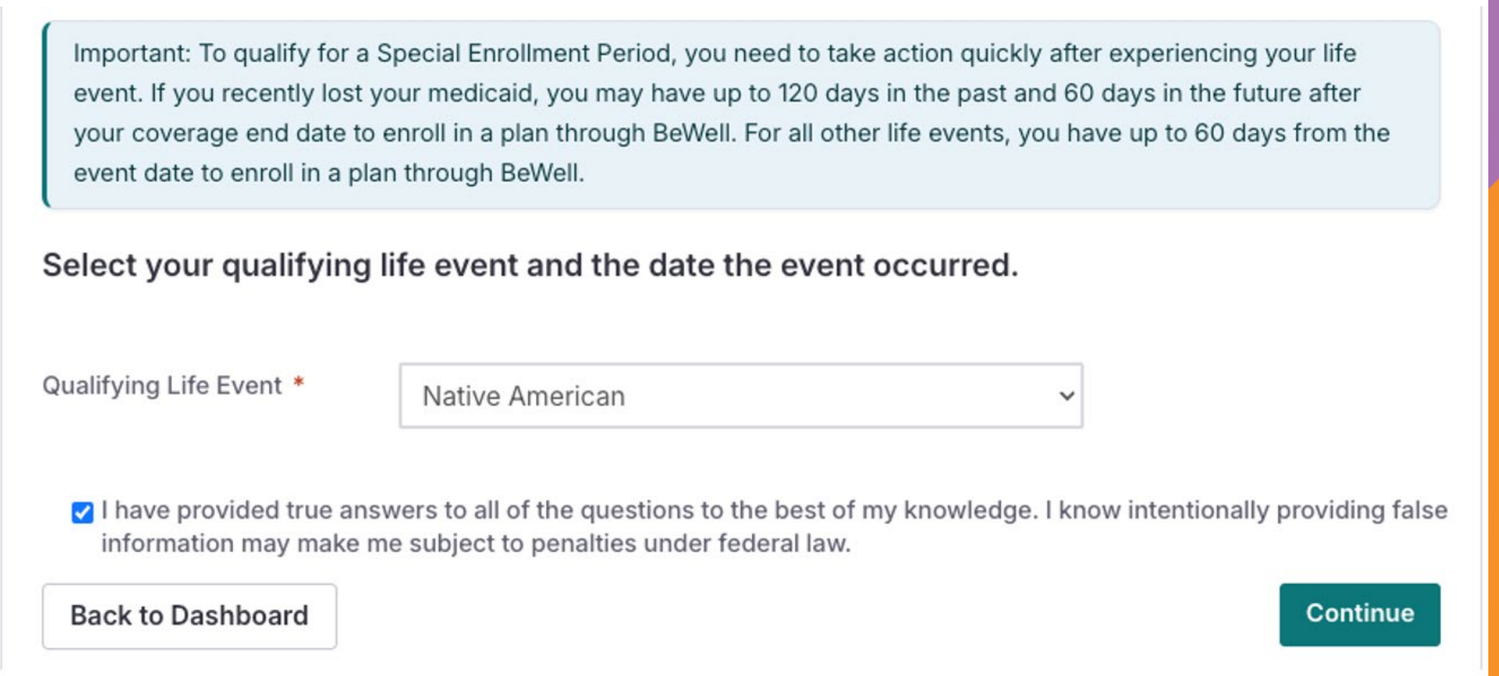
- Stand-Alone Dental Plans (SADP) customers may shop and enroll year-round.
  - Customers can only change or enroll in a plan once per month.
  - Currently, an SEP is not available for enrollment in a SADP. Please contact BeWell for enrollment assistance.

List of Qualified Life Events

Native American or Change in Tribe Status
Loss of Medicaid (Medicaid End Date)
Eligible for Turquoise Plan / Loss of Turquoise Plan
Death of Subscriber or Member
Income Change with Gain in Eligibility for Financial Help
Denied Medicaid/CHIP (only if waiting for determination during OE and determination occurs after OE ends)
Easy Enroll
Marriage, Divorce or Legal Separation
Survivor of Domestic Abuse or Spousal Abandonment
Birth, Gain a Court-Appointed Dependent or Adoption
Loss of Minimum Essential Coverage (MEC)
Loss or Gain of Eligibility for Employer Health Reimbursement Arrangement (HRA) or Qualified Small Employer HRA or Individual Coverage HRA
Moved Into State or Change in Address, Now Eligible for Different Health Plans
Change in U.S. Citizenship Status or Change in Legal Presence
Released from Incarceration

QLE and SEP for Native Americans

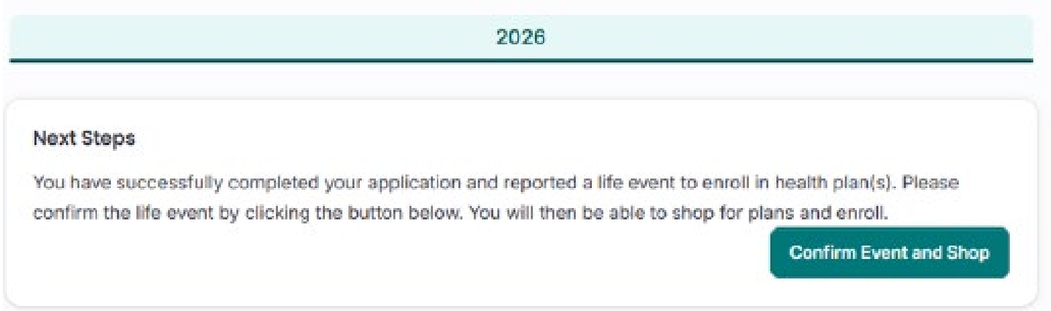
- Native Americans (NA) are eligible for SEP year-round.
- System updates are being implemented so this SEP is automatic based on NA attestation in the application.
- Until updates are implemented, qualifying customers will need to report this QLE on their dashboard dropdown in portal.



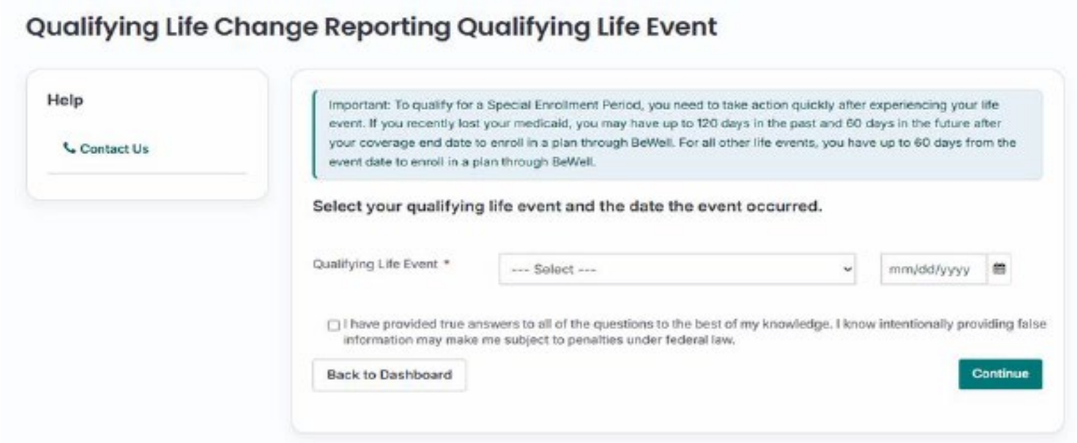
How to Report a QLE

After the application has been updated with the QLE, if a SEP isn't automatically granted, the customer will need to attest to a QLE on their dashboard.

1. Under "Next Steps", click on the "Confirm Event and Shop" button on the dashboard.

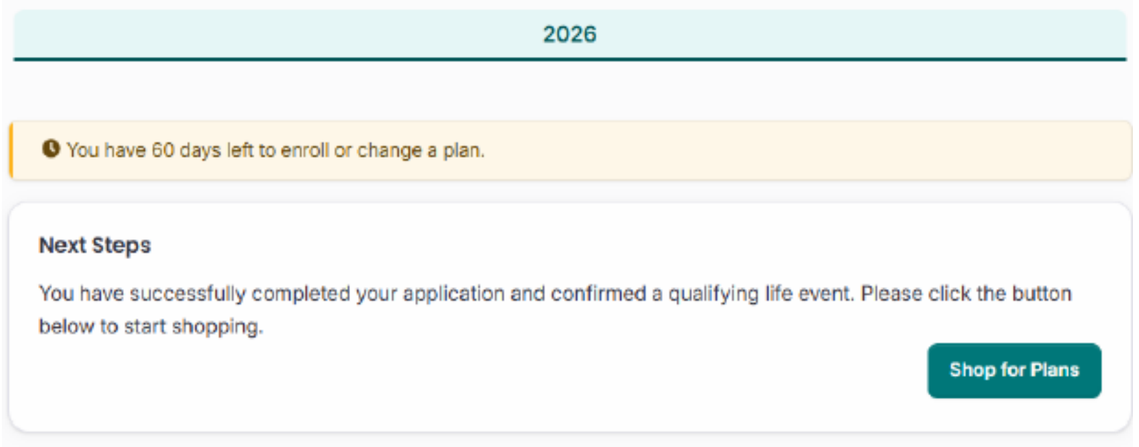


2. Select a QLE from the dropdown list and provide date the event occurred, if prompted.

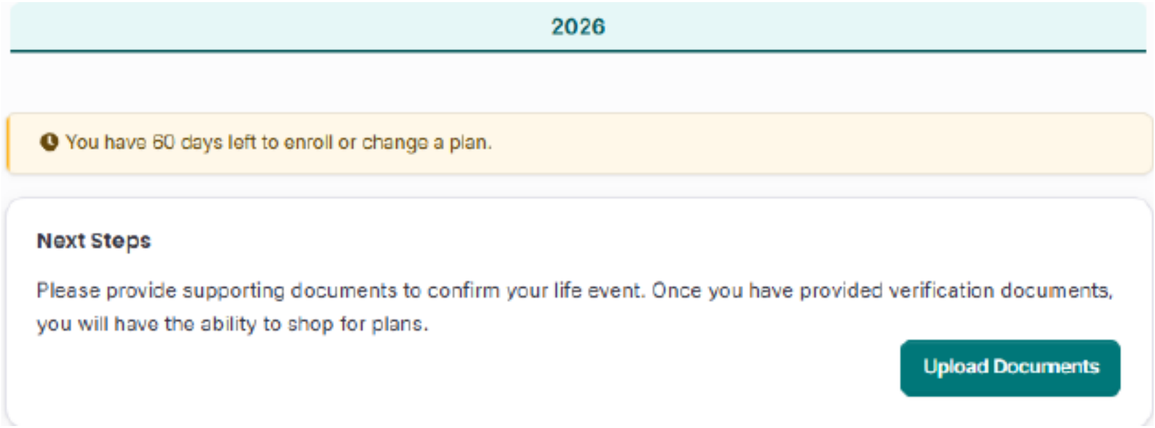


How to Report a QLE continued

3. After the QLE has been submitted - if the SEP is approved without additional documentation, the customer may shop for a plan during the SEP shopping window from date of event.



4. If customer is required to submit additional documentation, they will be prompted to upload documentation before they can shop and enroll. The 60-day shopping window will begin from date of event after it is verified by BeWell.



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Important Reminders

- If someone is not eligible for Medicare due to insufficient work quarters, please call the assister line, 866-224-9153 to see if they are eligible for assistance through BeWell.
- If an application was sent to Medicaid for an application received during Open Enrollment and results in a denial, the Medicaid NOCA can be uploaded via support request to proceed with application for APTC.
- If you need assistance with an NMPA discrepancy, you can call the assister line at 866-224-9153, or you can submit a support request through the customer's portal.
- Brokers must maintain an active license or your NMHIX system will be suspended.
- Agencies with four or more brokers may request to have one additional Agency Manger added to their NMHIX account. Please contact partners@nmhix.com for more information.

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New Mexico's Health Insurance Marketplace