

[View this email in your browser](#)



PY25 Enrollment

- 1095-A notices were mailed to customers and are available in the Optum system.
 - PY25 payments that were past the grace period resulted 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.
-

PY26 Coverage Updates

- Turquoise coverage for new consumers under 100% FPL, or consumers who want to reshop, 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 and must pay the carrier directly.
 - When the carrier receives payment, the carrier will inform BeWell the coverage is effectuated, and the customer's account will state "confirm" in the NMHIX system.
 - PY26 payment-related questions need to be directed to the carrier's customer service.
 - You can find carrier payment information [here](#).
-

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

- Native Americans are eligible for SEP year-round enrollment.
 - System updates are being implemented so this SEP is automatic based on Native American attestation in the application.
 - Until updates are implemented, qualifying customers will need to report this QLE on their dashboard dropdown in the portal and use the application submission date as the QLE event date.
- A QLE must be reported ASAP. The SEP shopping window is typically 60 days from the QLE event date, not the date reported.
 - A QLE may require additional verification documents before opening an SEP.
- Due to federal law changes, 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 on an initial application will not 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 the 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.

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

Important Operational Notes

- 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 during Open Enrollment and results in a denial, the Medicaid NOCA can be uploaded via a support request to proceed with the application for APTC.
- The recently passed state budget includes funding to extend 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, found [here](#).

- Consider supporting this conversation by contributing to the Kudoboard [here](#).
 - If you have searched and cannot find a customer in the new system, please create a new application for them.
 - 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.
-

Stay up to Date

Join BeWell for the Voice of the Assister calls on the last Tuesday of each month from 9am - 10am. Email partners@nmhix.com to make sure you receive the meeting invitation. If you cannot attend, you can find our meeting recordings and our Frequently Asked Questions [here](#).

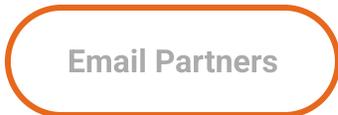
Need Help?

Partners Inbox:

- BeWell certification requests.
- TimeTap scheduling tool requests.
- Training requests.
- Agency acquisitions.
- Marketing and event questions

Assister Line:

- 866-224-9153
- Eligibility/Application questions
- Consumer ID proofing
- NMHIX system access issues
- AOR



Do not reply directly to this email. Please start a new email to partners@nmhix.com.

Follow Us on Social Media



Copyright (C) 2026 BeWell, New Mexico's Health Insurance Exchange. All rights reserved.

Our mailing address is:

Want to change how you receive these emails?
You can [update your preferences](#) or [unsubscribe](#)

