



HEALTH CARE
AUTHORITY



HEALTH CARE AUTHORITY AFFORDABILITY FUND UPDATES

OCTOBER 9, 2026

JESS ROSENTHAL AND CYNTHIA C. CISNEROS

INVESTING FOR TOMORROW, DELIVERING TODAY.

BEFORE WE START...

2

On behalf of all colleagues at the Health Care Authority, we humbly acknowledge we are on the ancestral lands of the original peoples of the Pueblo, Apache, and Diné past, present, and future.

With gratitude we pay our respects to the land, the people and the communities that contribute to what today is known as the **Great State of New Mexico.**

Learn more: About Taos Pueblo at Taospueblo.com



A cloudy morning looking over Taos Pueblo

Photo provided by elpueblolodge.com



HEALTH CARE
AUTHORITY

Investing for tomorrow, delivering today.

MISSION

We ensure New Mexicans attain their highest level of health by providing whole-person, cost-effective, accessible, and high-quality health care and safety-net services.

VISION

Every New Mexican has access to affordable health care coverage through a coordinated and seamless health care system.

GOALS



LEVERAGE purchasing power and partnerships to create innovative policies and models of comprehensive health care coverage that improve the health and well-being of New Mexicans and the workforce.



BUILD the best team in state government by supporting employees' continuous growth and wellness.



ACHIEVE health equity by addressing poverty, discrimination, and lack of resources, building a New Mexico where everyone thrives.



IMPLEMENT innovative technology and data-driven decision-making to provide unparalleled, convenient access to services and information.



HEALTH CARE
AUTHORITY

Investing for tomorrow, delivering today.

DISCLAIMER

The intent of the information provided is to be a general summary and does not take the place of written guidelines, laws, or regulations. The information within this presentation is subject to change based on a fast-changing policy environment.



INTRODUCTION

- Jess Rosenthal, Sr. Program Coordinator
jessica.rosenthal@hca.nm.gov
- Cynthia C. Cisneros, Public Outreach Coordinator
cynthia.cisneros@hca.nm.gov



MAIN TOPICS

- Marketplace Affordability Programs – Reminders and Updates
- ***New*** Coverage for Lawfully Present Non-Citizens No Longer Eligible for Medicaid
- DACA Coverage Program
- Small Business Health Insurance Premium Relief Initiative



HEALTH CARE AFFORDABILITY FUND

- Passed and signed into state law in 2021.
- Established to create programs that reduce health insurance premiums and out-of-pocket costs for individuals, families, and small businesses.
- Subject to annual legislative appropriation.
- A.K.A., “HCAF” or “The Fund”
- Programs include:
 - The Health Insurance Marketplace Affordability Program
 - New Coverage for Lawfully Present Non-Citizens No Longer Eligible for Medicaid
 - The DACA Coverage Program
 - The Small Business Premium Relief Initiative



THE HEALTH INSURANCE MARKETPLACE AFFORDABILITY PROGRAM

Reminders and Updates

MARKETPLACE AFFORDABILITY PROGRAM REMINDERS

- MAP **only** applies to plans sold on the BeWell Marketplace platform.

Monthly Premium Subsidy Programs

- New Mexico Premium Assistance (NMPA)
- Native American Premium Assistance (NAPA)
- Medicaid Transition Premium Relief (MTPR)
- Puente Health Program ***UPDATES***
- Middle Income Households

Annual Out-of-Pocket Costs

- State Out-of-Pocket Assistance (SOPA) also known as **Turquoise Plans**



MARKETPLACE AFFORDABILITY PROGRAM REMINDERS, CONT.

- When a consumer loses Medicaid eligibility and transitions to the Marketplace, **MTPR** covers the full cost of premiums for the first month.
- **NAPA** covers the full cost of premiums.
- Consumers must enroll in a **Turquoise plan** to receive extra savings on out-of-pocket costs.
 - **IMPORTANT:** If a consumer is between 200 – 250% FPL and qualifies to purchase a Turquoise plan but selects a Silver plan, they will only be getting a 73% AV plan instead of a 90% AV plan. This means the carrier pays 73% of the plan benefit cost and the consumer pays 27%.



UPDATES PUENTE HEALTH PROGRAM

- Financial assistance to Lawfully Present Non-Citizens who no longer qualify for the Federal Premium Tax Credit.
- Starting January 1, 2027:
 - Covers households with income 0-400% FPL.
 - All eligible individuals qualify for Turquoise 3 plan.



NEW LAWFULLY PRESENT NON-CITIZENS LOSING MEDICAID – PHASE 1

- Certain categories of lawfully present non-citizens lost Medicaid coverage October 1, 2026
 - Approximately 2,350 impacted.
- Many qualify for a state-funded Coverage Protection Program through BeWell.
- Partial-benefit Medicaid members are not eligible for BeWell coverage.
- Long Term Care Services consumers may have both coverage through BeWell and support through HCA.
- Communications: Noticing from BeWell, text messages from BeWell and HCA.
- Questions – Contact the Assistance Network



NEW LAWFULLY PRESENT NON-CITIZENS LOSING MEDICAID – PHASE 2

- Continued state-funded coverage in 2027. More information available soon.
- Losing Medicare coverage in January 2027. Possible subsidized coverage through BeWell.



DACA COVERAGE PROGRAM

DACA COVERAGE PROGRAM

- Program for Deferred Action for Childhood Arrivals (DACA) recipients without other health coverage options.
 - DACA status of “active” or “pending.”
- HCA-subsidized premiums on “Clear Cost Gold” plans.
- BeWell and DACA Coverage Program have the same Open Enrollment Periods for Plan Year 2027.
- Eligibility processed through EASI Gov.
- Consumers pay premiums to the carrier, and the HCA pays the subsidies to the carrier.
- See the “Resources” slide.



ENHANCEMENTS

- 300 enrollment slots.
- EASI Gov enhancements for Open Enrollment:
 - Enhanced experience for Spanish speakers
 - Existing application divided into multiple pages
 - Improved instructions for additional forms
 - Notice language



SMALL BUSINESS HEALTH INSURANCE PREMIUM RELIEF INITIATIVE

SMALL BUSINESS PREMIUM RELIEF INITIATIVE

- Discounts the Same for January – June 2027
 - **10% discount** on premiums for Bronze and Silver plans
 - **15% discount** on premiums for Gold and Platinum plans
- These benefits are available off-Marketplace through the participating carriers:
 - Blue Cross Blue Shield of New Mexico
 - Presbyterian Health Plan
 - United Healthcare



RESOURCES

- Health Care Affordability Fund Programs
 - PY2027 Marketplace Affordability Plan Policy and Procedures Manual
- Keeping Your Benefits NM!
 - Medicaid Changes
 - Resource Library
- HCA DACA Coverage Program Informational Website
- EASI Gov DACA Coverage Program Website for Application





HEALTH CARE
AUTHORITY



THANK YOU!

JESS ROSENTHAL – JESSICA.ROSENTHAL@HCA.NM.GOV
CYNTHIA C. CISNEROS - CYNTHIA.CISNEROS@HCA.NM.GOV

INVESTING FOR TOMORROW, DELIVERING TODAY.