



2027 Open Enrollment Marketplace Kickoff Meeting October 9, 2026

Presented By:

Elizabeth Quirante, Senior Program Manager
Sylvie Waffelaert, RN, Clinical Manager

Presentation Recording: [Zoom Link](#)
Passcode: KickOffPY27

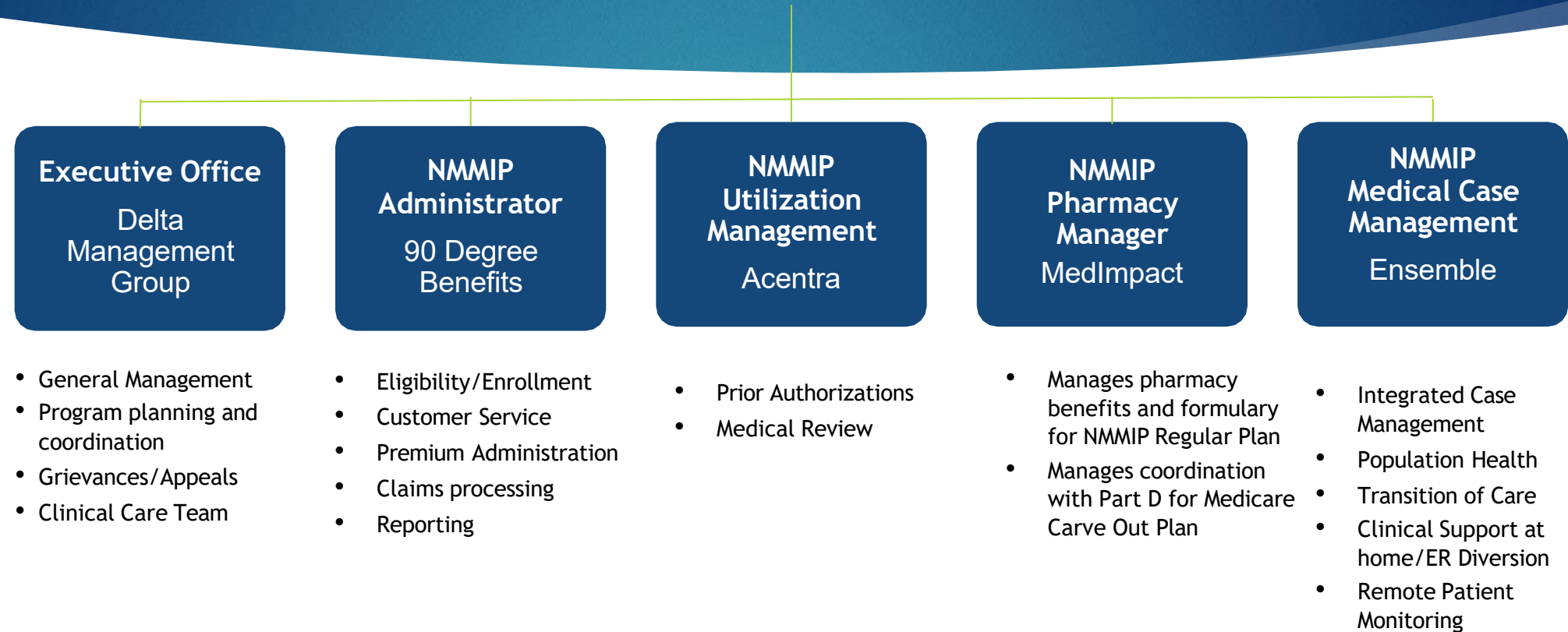
New Mexico Medical Insurance Pool (NMMIP)

- ▶ Legislatively created in 1987 as an independent non-profit entity whose purpose is:
 - “...to provide access to health insurance coverage to all residents of New Mexico who are denied adequate health insurance and are considered uninsurable.”
 - Designed to provide comprehensive coverage when individuals with pre-existing conditions were denied or limited in coverage. Also, per Federal guidelines, provided guaranteed individual coverage to individuals who lost group coverage, as well as supplemental coverage for Medicare individuals under age 65.

GOVERNANCE and ADMINISTRATION

- ▶ Board of Directors (11 members)
 - ▶ Superintendent of Insurance (Chair)
 - ▶ Representation from: Insurance Carriers, Physician, Statewide Health Planner, Consumers, and Community Members
- ▶ Management & Administration
- ▶ By Contract through Procurement Process:
 - ▶ Executive Office ~ Delta Management Group
 - ▶ Plan Administrator ~ 90 Degree Benefits

NMMIP Board of Directors



Demographics and Statistics

Active Policyholders as of 04/30/2026: 2,138

Over the years enrollment has fluctuated from a few hundred to as high as 10,000

- ▶ Percentage enrolled in the Low-Income Premium Program (LIPP): 1,356 (63%)
- ▶ Percentage sponsored by a Third Party: 302 (14%)

Enrollment by plan:

- ▶ **NMMIP Regular Plan – 2,023**
- ▶ **Medicare Carve Out – 115**

Eligibility Requirements

- ▶ **RESIDENT** of NM; and
- ▶ Been rejected or are ineligible for Individual Comprehensive Coverage, or
- ▶ If an individual has lost their previous group coverage of at least 18 months, with no gap of greater than 95 days, they can enroll.

***Individuals are not eligible** if they can be covered under a Group Insurance Plan, Medicaid, or Medicare (Age 65+)

**** Enrollment is open all year** (Rejection of coverage can include denial or ineligibility due to closed enrollment period)

NMMIP Benefit Designs & Network

- ▶ EPO (Exclusive Provider Organization) allows access to contracted providers out of state and covers out-of-network claims, but only in urgent, emergent or “surprise billing” circumstances.

Benefit Plans:

- ▶ \$500 Deductible/\$5,000 Max OOP
- ▶ \$1,000 Deductible/\$5,000 Max OOP
- ▶ \$2,000 Deductible/\$6,000 Max OOP
- ▶ \$5,000 Deductible/\$7,350 Max OOP

PREMIUM RATES

- ▶ Based on AGE, DEDUCTIBLE and REGION. Set by the Board annually, at a small % above market rates for comparable plan.
 - ▶ Area 1: Bernalillo, Sandoval, Tarrant and Valencia
 - ▶ Area 2: San Juan
 - ▶ Area 3: Doña Ana
 - ▶ Area 4: Santa Fe
 - ▶ Area 5: All other counties
- ▶ Low-Income Premium Program (LIPP) offers discounted premiums for those with incomes < 400% FPL, as set in statute

FULL PREMIUM EXAMPLES 2026

Bernalillo Co.

Age	500 Deductible	1000 Deductible	2000 Deductible	5000 Deductible
0-14	\$514	\$444	\$361	\$251
20	\$652	\$564	\$457	\$318
25	\$674	\$583	\$473	\$329
35	\$821	\$710	\$576	\$401
45	\$970	\$839	\$680	\$474
55	\$1,498	\$1,296	\$1,051	\$732
64+	\$2,015	\$1,743	\$1,414	\$984

LOW-INCOME PREMIUM PROGRAM (LIPP)

Qualifying Income Guidelines - 2026

Household Size	0-199% of Poverty 75% Premium Reduction	200-299% of Poverty 50% Premium Reduction	300-399% of Poverty 25% Premium Reduction
1	\$0 - \$31,299	\$31,300 - \$49,949	\$49,950 - \$62,599
2	\$0 - \$42,299	\$42,300 - \$63,499	\$63,450 - \$84,599
3	\$0 - \$53,299	\$53,300 - \$79,949	\$79,950 - \$106,599
4	\$0 - \$64,299	\$64,300 - \$96,449	96,450 - \$128,599
5	\$0 - \$75,299	\$75,300 - \$112.949	\$112,950 - \$145,599

Income is “Total Income” reported on previous year’s Federal Tax Return*

INFORMATION and ENROLLMENT

- ▶ Complete information on Benefit Plan, Rates, Eligibility and Application can be found at <https://nmmip.org> along with contact information for Customer Service and Enrollment.
- ▶ Enrollment can be done by:
 - ▶ Completing On-Line Application
 - ▶ Contacting 90 Degree Benefits at email or phone listed on website homepage
 - ▶ Contacting a NMMIP Certified Broker (listed on website)
 - ▶ First month's premium must be submitted with application

Broker Commission

- ▶ Submit a copy of your W9 with your first completed application.
- ▶ Complete an ACH form to receive automatic commission payments.
- ▶ Complete the Agent Section of each application.

Section 5: Agent, State Agency/Foundation, Third Party Sponsor

Insurance agents in your community can assist you in completing this application at no cost to you. Visit www.nmmip.org for a list of brokers.

Agent, broker, state agency, foundation, or third party sponsor of applicant, complete all boxes below.

☐ Agent/Broker ☐ State Agency/Foundation ☐ Third Party Sponsor	Name		☐ Tax ID Number ☐ NM License Number	
Address		City	State	Zip
Email		Phone	Fax	

NMMIP's Clinical Care Management

- ▶ Integrated Care Management since 2021
 - ▶ Identifying Care Management Needs
 - ▶ Member Outreach
- ▶ Additional Benefits
 - ▶ Diabetic Supplies and Remote Patient Monitoring
 - ▶ Home Health, Palliative Care, and Hospice

ADDITIONAL RESOURCES

- ▶ NMMIP.org
 - ▶ Apply Online
 - ▶ Member Resources
 - ▶ Broker Information
 - ▶ Provider Information
- ▶ NMMIP Outreach Materials
 - ▶ FAQs
 - ▶ Member & Provider Brochures

Contact Information

- ▶ **NMMIP Executive Office/Delta Management Group**

- ▶ (505) 424-7105 Office
- ▶ info@nmmip.org
- ▶ www.nmmip.org

- ▶ **Elizabeth Quirante, Senior Program Manager:**

- ▶ equirante@nmmip.org

- ▶ **Sylvie Waffelaert, RN, Clinical Manager**

- ▶ swaffelaert@nmmip.org

- ▶ **90 Degree Benefits**

- ▶ PO BOX 780548 San Antonio, TX 78278
- ▶ 1-866-306-1882 Phone
- ▶ 1-210-239-8449 Fax
- ▶ NMMIP_Eligibility@90degreebenefits.com