



Solving New Mexico's Health Care Crisis

The following charts compare the coverage, qualifications, disqualifications, etc. of two of the plans currently under consideration in New Mexico. These were prepared by the State Department of Health. The third plan being considered is a voucher plan.

As you will notice the New Mexico Health Security Act is simple. The first point made by these charts is that under the NMHS plan everybody is covered whereas under the second plan there may be coverage for everybody, the question is, can the patient or the health care provider figure it out. Complexity is a barrier and it affects the cost of services provided. It would be best to more seriously consider a plan that is easy to administer, intuitively that will reduce costs and will ensure that all New Mexicans get health care when they need it. The voucher plan is not covered here because the State Health Department did not provide a comparison chart. The voucher plan requires additional tax dollars to give assistance to people can prove that they need the assistance. What about the people with needs who don't convince the authorities?

New Mexico Health Security Act (as proposed)

Population	Type of Coverage	Source of Premium/Subsidy	Co-pays or Not
All residents of New Mexico EXCEPT (see below)	No less than services offered NM state Employees (to extent allowed by federal law/approvals for Medicaid & Medicare)	Premiums, employer contributions, Medicaid, Medicare and other public dollars (to the extent allowed by federal law/approvals). Premium credits for Medicare recipients. Lower auto and workers' comp premiums	No co-pays for preventive care. Any other co-pays to be determined with public input.
Federal retirees, military retirees, military personnel	Federal health insurance or Military health insurance (Tricare)	Federal Government, Military & Federal Retiree Contributions	Depends on Policy
Tribes as sovereign nations may choose to join plan	IHS, tribally operated health care programs	Federal and tribal appropriations	None
Employers and unions with ERISA plans may choose to join Plan	Covered under their own self-insured plan	Company/employee premiums depend on plan	Depends on Policy
Persons or employer who wants additional coverage	Supplemental policies on the commercial market	Employer and/or employee/individual premiums	Depends on Policy

MODEL: Health Security Act – 10/23/06

Communities that support the Health Security Plan of New Mexico (as of January 31, 2007)

Counties:

Bernalillo
Cibola
Doña Ana
Grant
Hidalgo
Luna
Otero

Rio Arriba
Sandoval
Taos
Valencia

Municipalities:

Albuquerque
Belen
Carlsbad
Corrales
Deming
Grants
Hatch

Las Cruces
Las Vegas
Los Lunas
Mesilla
Rio Rancho
Silver City

Health Security for New Mexicans Campaign

(505) 897-1803 www.nmhealthsecurity.org

New Mexico Public Private Systems Plan (as proposed)

Population	Type of Coverage	Source of Premium/Subsidy	Co-pays or Not
Children through age 18 up to 185% FPL	Full Medicaid Plan for Non-Disabled Individuals	State GF & Regular Federal Match	None
Children through age 18 up to 235% FPL	Full Medicaid Plan for Non-Disabled Individuals	State GF & Regular Federal Match	Minimal
Children through age 18 at 185% to 300% FPL (w/ income disregards)	Full Medicaid Plan for Non-Disabled Individuals	State GF & Federal SCHIP Match	Minimal
Children through age 5 at 300% FPL (w/income disregards)	Full Medicaid Plan for Non-Disabled Individuals	State GF & Federal Match	Minimal depending on income
Children Aging Out of Foster Care Ages 19-21 to 300% FPL (w/income disregards)	Full Medicaid Plan for Non-Disabled Individuals	State GF & Federal SCHIP Match	Minimum, depending on income
Pregnant Women to 235% FPL (w/income disregards)	Pregnancy Related Services Only	State GF and Regular Federal Match	None
Parents up to 100% FPL (after income disregards)	Full Medicaid Plan for Non-Disabled Individuals	State GF and Regular Federal Match	None
Non-parent adults up to 100% FPL without insurance in the last 6 months	State Coverage Insurance Plan	Shared by Employer (at least \$75), Individual (\$75 depending on employer contribution), State GF & Federal SCHIP Match	None (if Full Medicaid Plan) Or Minimal (if SCI)
Parents and non-parent adults from 100% to 300% FPL without insurance in the last 6 months	State Coverage Insurance Plan (\$100,000 annual limit; currently excludes vision & Dental)	Shared by Participating Employers (at least \$75); Individual (\$0-\$150 dep on income); State GF & Regular Fed/ or SCHIP Match	Minimal for non-preventative care, increasing with income
Children & Pregnant Women not eligible for Medicaid and currently without insurance	Commercial insurance Product at least as good as SCI, through employer or on the market	State GF and Individual Contributions	Depends on policy
Individuals and Children above 300% FPL currently with or without individual employer sponsored insurance	Commercial insurance products of their choice or chosen by their employers	Employer and Employee or Individual Contributions (tax Deductible) Lower auto/workers comp premiums	Depends on Policy
Individual who are elderly or disabled or who have high health risks or needs	Medicaid and/or Medicare Plans, including special home & community based waiver services or NMMIP high risk pool commercially administered products for those who qualify	Individual premiums, State GF and Regular Federal Match + tax credits for Insurance companies who hold policies and who share Costs of NMMIP	Depends on Policy
Federal Employees/Retirees & Military Personnel	Federal health insurance or Military Health Insurance (Tricare)	Federal Government, Military & Employee/Retiree Contributions	Depends on Policy selected by employee/retiree
NM State and Local Employees	GSD Risk Management Division Self-Insured Policies or Commercial Products Picked by Local Govts	State & Local Employer Contributions + Employee Contributions	Premiums of individuals based on income; Co-pays depends on policy selected by employee/retiree
NM School Employees	PSIA Self-Insured Policies Or APS Selected Commercial Products	Employer & Employee Contributions, in some cases Based on income	Depends on Policy
NM State Retirees	Retiree health Insurance Authority Selected Products	State & Retiree Contributions	Depends on Policy
Tribal Members	Depends on their eligibility For Medicaid, Medicare, Commercial Insurance, Employer-Based Commercial Products, etc.	Depends on coverage (NOTE: IHS is a provider, not a health coverage product & may receive payments from any source; tribes as employers may participate in any plan for which they qualify)	Depends on Policy
Anyone Between Plans	Continuation of Current Plan on COBRA or SCI-like Coverage Set by <i>Insure NM!</i> Solutions Center	COBRA or SCI Payments by Employees (based on Income) or Fair Share Pool Administered by <i>Insure NM!</i> Solutions Center Lower auto/workers comp premiums	Depends on policy or SCI Co-Payments