



Frequently Asked Questions

What New Mexico Health Connections customers need to know

As you may have heard from news reports, New Mexico Health Connections recently made the decision to close its doors at the end of 2020. The Office of Superintendent of Insurance (OSI) is committed to ensuring Health Connections' customers can maintain coverage and find a plan that meets their needs. Below are answers to questions that OSI has heard from consumers concerned about their coverage.

1. When will Health Connections plans stop providing coverage?

Health Connections plans will stop offering coverage on January 1, 2021, meaning any medical services or products provided between now and then will be covered for the rest of the 2020, subject to standard cost sharing arrangements for your specific plan.

2. Do I need to do anything right now to make sure I stay covered?

No. There is no need to take any steps to maintain your coverage right now. Your Health Connections plan will remain active through the end of 2020.

3. When do I need to select a new plan?

New Mexico's upcoming Open Enrollment Period for coverage that kicks in on January 1, 2021 begins November 1st, 2020 and ends on December 15th, 2020. If you have coverage on the Marketplace and do not select a plan during the Open Enrollment Period, you will be automatically enrolled into a similar Marketplace Plan. OSI encourages everyone to take a look at the variety of plan choices available on the Marketplace so that you can get the best deal.

4. Where can I find information about other plan options?

Once new plans are posted (usually a few weeks before the Open Enrollment Period begins), you can use beWellnm's Plan Comparison tool to see which plans work for your health needs and budget. The tool can show you the plans that have your doctors in network, cover your prescription medications, and your estimated costs after accounting for income-based premium and out-of-pocket cost reductions.

5. Does this mean there are fewer choices on the Marketplace for the 2021 plan year?

Even with the departure of Health Connections, this fall New Mexico will have more health insurers offering plans in the Marketplace than ever before.

6. What does this mean for premiums?

Premiums have remained stable across the state and the Office of Superintendent of Insurance has worked diligently to ensure rates are fair and that plans are of value to New Mexicans. Most New Mexicans who get coverage on the Marketplace qualify for discounted premiums.

7. Where can I get help signing up for a new plan?

Free, local enrollment assistance is available for New Mexicans. Call 1-833-862-3935 or visit <https://bewellnm.com/get-help> to find someone in your area who can help you navigate your options. You can also use [beWellnm's Live Chat](#) feature to message an assister online.

8. If I change health insurance companies, can my new health insurance refuse to cover my doctor visits if my doctor isn't in network?

Your new health insurance company must give you at least 30 days to transition to a new, in-network provider, if you are receiving ongoing treatment.

9. How does my new health insurance company decide how long to allow me to continue care with my current, out-of-network treating provider?

Your new health insurance company is required to cover a transitional period that is long enough to make sure there is a transition plan with your health care providers, based on your health condition and needs.

10. Can I keep my out-of-network doctor if I'm pregnant?

Yes. If you are in your third-trimester of pregnancy, your insurance company must guarantee that you can stay with your maternity care provider through any post-partum care related to the delivery.

11. Can I ask my new insurance company to make my-out-of-network provider in-network?

Yes. You can always ask your health insurance company to contract with a health care provider.

12. Who do I contact at my new insurance company for questions about transition of care?

Blue Cross Blue Shield of NM – 1-800-432-0750
Molina – 1-888-295-7651
Friday Health Plan – 1-800-475-8466
Presbyterian Health Plan – 1-800-356-2219
True Health New Mexico – 1-844-508-4677
Western Sky New Mexico – 1-844-543-8996

If you have any questions or concerns about your coverage that are not addressed in this FAQ, please do not hesitate to call OSI at 1-855-427-5674. Our team is here to help. Visit www.osi.state.nm.us for more information about OSI.