

STATE OF NEW MEXICO OFFICE OF SUPERINTENDENT OF INSURANCE

SUPERINTENDENT

Russell Toal



DEPUTY SUPERINTENDENT

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CONSUMER ADVISORY

MARCH INSURANCE TIP OF THE MONTH

During the Special Enrollment Period, the Office of the Superintendent of Insurance wants to make sure that New Mexicans purchase good health insurance plans.

The Special Enrollment Period allows people to sign up for health insurance from February 15 to May 15. With the Special Enrollment Period open, the Office of the Superintendent of Insurance (OSI) wants every New Mexican to sign up for health insurance. You can sign up for individual coverage that has all of the benefits of the Affordable Care Act—like covering pre-existing conditions. You might be eligible for low-cost or free insurance through beWellnm.com! With health insurance, you and your family will be covered if you need treatment for Covid-19.

The Special Enrollment Period is set up to help people who might be affected by the COVID-19 pandemic but *anyone* without health coverage can enroll.

As the Special Enrollment Period gets underway, OSI wants consumers to know that there are scammers trying to lure people into purchasing low-quality health insurance or health insurance-like products. These low-quality products DO NOT meet the requirements of the ACA because they offer extremely limited coverage. These might be short-term plans, trade association plans, health care sharing ministries or other limited plans. These bad plans can leave consumers stuck with huge medical bills from doctors and hospitals. These non-ACA plans deny and limit health care coverage by:

- ✓ Limiting coverage for pre-existing conditions
- ✓ Limiting prescription coverage
- ✓ Limiting coverage for hospitalizations and emergency rooms
- ✓ Limited or no coverage for mental health / behavioral health treatment
- ✓ Limiting coverage for outpatient / same-day surgery

“We want to make sure that New Mexicans get real health insurance coverage,” said OSI Superintendent Russell Toal. **“Consumers need to be careful about responding to unsolicited ads and sales pitches – the best way to protect yourself is by using the New Mexico insurance exchange, [beWellnm](http://beWellnm.com). Don’t provide personal information if a salesperson calls or emails you. If you are concerned about a sales person, please call OSI or check our website to make sure they are licensed.”**

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What are the red flags that mean someone is trying to sell you a bad, non-ACA health plan?

- ✓ High-pressure sales tactics like repeated calls or offers to visit your home
- ✓ Trying to make you decide right away by telling you that this offer is only good right now, or we have a special offer today
- ✓ Being told that the coverage is “just as good as the ACA” or “ACA-exempt”
- ✓ Use of words such as “limited benefit plan” or “supplement plan.”

How can you avoid buying a bad health plan? The best way to make sure you are getting a good ACA health plan is to sign up through our New Mexico health insurance exchange, beWellnm (www.bewellnm.com). If you use the exchange, your plan will be ACA-compliant: it will cover pre-existing conditions, prescription medication and hospital care.



If you or a family member need help determining what kind of questions to ask when considering health insurance, or you just want some assistance decoding the language of a health plan, visit www.beWellnm.com or call **1-833-862-3935**. Or, visit the OSI website—www.osi.state.nm.us - and look for the “For Consumers” information.

COVID-19 Health Insurance Helpline: 1-833-415-0566

More information is available on the OSI website: www.osi.state.nm.us

File a Consumer Complaint: www.osi.state.nm.us/index.php/file-a-complaint