

Instructions for Silver-to-Gold Plan Mapping in Certain Circumstances

2027 Plan Year

The Health Insurance Marketplace Affordability Program gives many consumers in New Mexico access to affordable coverage. In addition to enhanced premium assistance, State Out-of-Pocket Assistance (SOPA) provides increased financial protection by directly lowering deductibles, out-of-pocket maximum limits, co-pays, and coinsurance for individuals and families under 400% FPL who qualify for financial assistance on BeWell, New Mexico's Health Insurance Marketplace ("the Marketplace").

This document provides background information and instructions for a plan-mapping methodology that optimizes the re-enrollment process to ensure that financial protection is maximized for consumers.

Background

Federal Cost Sharing Reductions

Federal Cost Sharing Reductions (CSRs) reduce out-of-pocket costs for Silver plans offered on the BeWell Marketplace for qualifying individuals up to 250% of the FPL. The Actuarial Value (AV) of Silver plans is 70%. CSRs enhance AVs to 94% for qualifying individuals up to 150% of the FPL, 87% for qualifying individuals between 150-200% of the FPL, and 73% AV for qualifying individuals between 200-250% of the FPL.

New Mexico's State Out-of-Pocket Assistance Program

The SOPA Program will enhance the AV of Silver plans to 99% AV for qualifying individuals up to 150% of the FPL and 95% AV for qualifying individuals between 150-200% of the FPL. For those between 200-400% of the FPL, individuals must enroll in a Gold plan to access SOPA. The AV of Gold plans will be enhanced to 90% for qualifying individuals between 200-400% of the FPL during the 2027 Plan Year. These enhanced AVs represent significant reductions in out-of-pocket costs for BeWell consumers.

Automatic Re-Enrollments

If individuals do not actively select a plan during the Open Enrollment Period, they are automatically re-enrolled into their existing plan or a similar plan. This helps ensure that people do not become uninsured if they miss the enrollment deadline.

Instructions

Silver-to-Gold Plan Mapping

In instances when BeWell can determine that a consumer meets the following criteria, BeWell will use the following plan mapping methodology for the 2027 Plan Year:

1. The consumer would otherwise be automatically re-enrolled in either a -01 or -04 Silver variant; and
2. The consumer is guaranteed to have access to a Gold plan offered by their current issuer that has:

- a. An identical provider network as the plan into which they would otherwise be enrolled;
- b. An identical drug formulary as the plan into which they would otherwise be enrolled; and
- c. Has a lower premium than the Silver plan into which they would otherwise be automatically re-enrolled.

Issuers must ensure that the logic follows the above. This methodology will not be applied when Alternate Plan Mapping methodologies are initiated. For example, if an issuer leaves the market, an Alternate Plan Mapping methodology is applied that supersedes the Silver-to-Gold methodology.

Issuers must submit the “Silver-to-Gold Template” and identify the corresponding Gold plan for each Silver plan. **Please fill out the template carefully to ensure that all requirements are met.** Below are the steps for filling out the template.

1. **Column ‘2027 HIOS PlanID for Silver -01 and -04 variants (Standard Component)’:**
Populate the 2027 HIOS PlanID for Silver plan -01 or -04 variant, in which the member would otherwise be enrolled, and for which the member will be mapped into a 2027 Gold plan variant.
2. **Column ‘2027 HIOS PlanID for Gold -90 and -01 variant or Gold -13 and -03 variant (Standard Component)’:** Populate the 2027 HIOS PlanID for Gold -90 and -01 or Gold -13 or -03 variants, which member needs to be enrolled into, to correspond to the Silver -01 or -04 variant of the plan.
3. Upon completion, please submit the template in the "Supporting Documentation" tab of the SERFF binder.

To ensure accurate mapping, Product IDs must remain the same across the metal tiers. This consistency maintains the tier structure and allows correct mapping and consumer transitions when eligibility changes.