



PO Box 1090 • Great Bend, KS 67530
Toll Free 1-844-728-7896 • Fax 620-793-1199
www.nmmip.org

"When no one else will help, we're there."

December 2016

Dear Policyholder:

This is an important announcement that concerns:

- **2017 Premium Rates**
- **New Administrator**
- **Centennial Care**
- **Medicare Carve-Out Plan**
- **Policy Changes**
- **Address/Phone/Email Changes and Updates**
- **Pool Addresses and Contact Information**

Since 1987, the New Mexico Medical Insurance Pool (Pool) has been the state's health insurance "safety net." The Pool has existed to solve many of the concerns that have now been addressed by the Affordable Care Act. Now, you have many more choices for health insurance coverage. In the last two years, the Pool's enrollment has decreased from over 10,500 to less than 3,000 due to individuals obtaining coverage through Centennial Care or the health insurance Marketplace.

2017 Premium Rates

By law, the New Mexico Medical Insurance Pool is required to determine a standard risk rate (SRR) by actuarially calculating the rate that an insurer would charge for a policy (with the same benefits as the Pool) issued to an individual who is "standard risk". Since the passage of the Affordable Care Act, the way premium rates are determined in the market has changed. For 2017, the Pool is also restructuring its rates to match the way rates are structured in the rest of private market.

Changes in the rate structure for this year include the following:

- * Your Premium will only change on January 1, 2017 to reflect the market increase and will not increase again until January 1, 2018.
- * Your Premium will be based upon your age on January 1, 2017.
- * Your Premium will be based upon your geographic location, and whether you use tobacco products. **We have included a Tobacco Affidavit and a stamped, self-addressed envelope for you to complete and return. If you do not return the Tobacco Affidavit, you will be billed the Tobacco User premium.**

By law, the Pool can set rates up to 50% higher than the standard rate in the market. In 2016, the Pool rates were, on average, 30% higher than the market. In 2017, the market rates increased by an average of 18%; and the Pool is setting its rates at 10% above the market. But, because of this change, as well as the other changes made to the rate structure, you may or may not experience a rate increase. Please refer to the 2017 rate charts for your exact premium. The new rates can be viewed on the Pool's website at www.nmmip.org and will be in effect for calendar year 2017.

New Administrator – Benefit Management, LLC

We are pleased to announce that effective January 1, 2017 our new Pool claims administrator is Benefit Management, LLC. Benefit Management was chosen as the new administrator because of their experience in the high risk pool claims arena, administration capabilities, care management programs, and customer service excellence. In the very near future you will receive a Welcome Packet from Benefit Management. The packet will contain important information about the administration of your health insurance. You will also be receiving new identification cards due to the transition.

Please continue to contact the current administrator, BCBS to assist you with any claims and benefit inquiries related to the year 2016.

Centennial Care

If you are an adult between the ages of 19-64 and your annual income is within the income limits, you may qualify for **Centennial Care (Medicaid)**, a free program, with year-round enrollment. As an example, a single person with an annual income in the amount of \$16,404 or less or a family of four with income up to \$33,540 annually may qualify. To check your eligibility and apply for benefits, please visit www.YES.state.nm.us or call **1-855-637-6574**.

Medicare Carve-Out Plan

The Pool offers a Medicare Carve-Out Plan, for individuals with disabilities who are under age 65 and have Medicare Parts A&B. If you are currently on the Regular Plan, and you are under age 65 and are on Medicare A&B due to a disability, you may submit a Medicare Carve-Out Application for Coverage, along with a copy of your Medicare card. Call Customer Service at **1-844-728-7896** for an application or print an application from the Pool's website at www.nmmip.org.

Policy Changes

If you stay within the Cigna Network, you and/or your providers will be reimbursed at 80% after deductible. If you see a provider that is outside of the Cigna Network, you and/or your provider will only be reimbursed at 70% after deductible and you may be responsible for other charges that are billed over reasonable and customary amounts. Cigna has a very robust network of providers but please visit www.Cigna.com to verify that your providers are in the network.

Address/Phone/Email Changes and Updates

We gladly except any address change you may have, but by statutory regulation, the Pool is for New Mexico residents only. Therefore, we must have a physical address on file within New Mexico even if you cannot receive mail at that address.

Pool Addresses and Contact Information

Due to the transition to Benefit Management, some of the contact information and addresses have changed. Please refer to the information provided below for guidance.

Payments:	2016 Payments New Mexico Medical Insurance Pool P.O. Box 27745 Albuquerque, NM 87125-7745	2017 Payments The address for 2017 payments will be communicated to you in your Welcome Packet as well as on your invoice
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Correspondence:	2016 Correspondence: New Mexico Medical Insurance Pool P.O. Box 27049 Albuquerque, NM 87125	2017 Correspondence New Mexico Medical Insurance Pool P.O. Box 1090 Great Bend, KS 67530
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Customer Service:	2016 Business or Claims 1-800-432-0750	2017 Business or Claims 1-844-728-7896
Fax Number:	505-816-5671	620-793-1199

The Pool's Board of Directors is pleased to have the opportunity to serve you.

Sincerely,



Deborah Armstrong
Executive Director
New Mexico Medical Insurance Pool (Pool)