



Avoid a Gap in Health Insurance Coverage!

Important Guidance for True Health's Members as True Health Ends Its New Mexico Health Plans

True Health New Mexico recently announced that it will stop selling its health insurance products in New Mexico. However, as long as True Health has a plan in effect in New Mexico, True Health will continue to provide support services to covered members and employers. In addition, True Health expects to process medical and pharmacy claims, and address provider and member grievances for at least a year after its last New Mexico plan expires.

Avoid a Gap in Your Health Coverage

Don't get caught without health insurance! Even a one-month gap in health insurance coverage could be financially devastating if a serious health-related event occurs during that time. OSI advises all True Health members - individuals, families and employer-sponsored groups - to plan to take necessary actions to ensure they don't have a gap in their health coverage. Actions that all members and employers will need to take include:

- 1) Determining when their current True Health plan ends;
- 2) Researching new coverage options offered by other health insurance companies; and
- 3) Identifying a plan that's best for them.

For Individuals and Families Enrolled in a True Health Plan Purchased Through beWellnm

All of True Health's plans for individuals and families sold on the New Mexico Health Insurance Marketplace (beWellnm) will stop providing coverage on January 1, 2023. Individuals and families will be able to select a new plan from a different company through beWellnm for 2023 coverage during the next open enrollment period. Open enrollment begins November 1, 2022 but people can start researching 2023 plans on beWellnm beginning in October 2022.

If no action is taken during open enrollment, True Health's beWellnm enrollees will automatically be assigned to a different company's health plan offered through beWellnm with a similar monthly premium and similar out-of-pocket costs. This means that while the costs may be similar, the plan's provider network might be different, so we urge everyone to do the research on beWellnm.com starting in October, and to find the plan that meets their unique needs.



For Individuals and Families Enrolled in a Plan Purchased Directly from True Health

Individuals and families enrolled in a plan that was purchased directly from True Health (not through beWellnm) will need to purchase new coverage to avoid a gap in coverage after their current True Health plan ends. If you bought the plan through a broker, agent, or producer, you should reach out to discuss your options. Your current plan will stop providing coverage on January 1, 2023.

If you don't have coverage through your job, OSI strongly urges individuals and families to always explore their coverage options on beWellnm.com. beWellnm is the only place where you can get financial help for premiums and out-of-pocket costs. If you qualify, you could see big savings.

Employers Who Purchased One or More Plans on beWellnm for Small Business

Employers who purchased one or more health plans for employees on beWellnm.com will continue to have coverage until their contract's renewal date. To avoid a gap in coverage, employers need to select a new plan on beWellnm for Small Business. Employees will not automatically be assigned to new beWellnm plans if new coverage is not selected. If you bought the plan through a broker, agent, or producer, you should reach out to discuss your options.

Employers Who Purchased One or More Plans Directly from True Health

Employers who purchased a plan directly from True Health (not through beWellnm) need to purchase new coverage to avoid a gap in coverage after their current True Health plan ends. These plans' end dates vary depending on when the plan became effective. Employers should research their options well in advance of their current plans' end dates. If you bought the plan through a broker, agent, or producer, you should reach out to discuss your options.

True Health will send notices to all of its health plan members at least 180-days before their coverage ends. Consumers and employers are advised to watch for this notice, or to call True Health at 1-844-508-4677 to confirm the end date of their coverage. True Health has posted other important information on this topic on its website, www.truehealthnewmexico.com.

Frequently Asked Questions

1. 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 on the "contact us" to message an assister online.



2. 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. You should shop for plans to see which health plans cover your current doctor.

3. 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.

4. 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.

5. 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.

6. How can I contact a different insurance company for questions about transition of care?

Blue Cross Blue Shield of NM – 1-800-432-0750

Molina – 1-888-295-7651 (Individual and Family Coverage Only)

Friday Health Plan – 1-800-475-8466 (Individual and Family Coverage Only)

Presbyterian Health Plan – 1-800-356-2219

Western Sky New Mexico – 1-844-543-8996 (Individual and Family Coverage Only)

United Healthcare – 1-866-414-1959 (Job-based Coverage Only)

7. I am an employer and want to minimize disruptions for my employees. Am I better off buying new coverage now instead of waiting for my current coverage to end?

You should talk to your employees and an insurance professional before making any decisions. If you end your coverage early, the costs that your employees and their families have already paid towards their maximum out-of-pocket limit and deductible will start over if you switch to a new plan, which may cause financial problems. Under federal law, you must give your employees 60-days' notice before cancelling a policy.

8. I don't have job-based coverage and I am enrolled in a True Health plan that I purchased on beWellnm. Can I switch to a different plan in 2022 to avoid disruptions later this year?

If you are under 200% of the Federal Poverty Level, you can switch plans during the year. However, the costs that you have already paid towards your out-of-pocket maximum limit and deductible will start over if you switch to a new plan offered by a different health insurance company. If you do move to a new plan offered by a different insurer during 2022, the last day the coverage will be active is December 31, 2022. [Click here](#) to see if you are under 200% of the Federal Poverty Level.

If you are over 200% of the Federal Poverty Level, you can only switch health plans if you experience a qualifying life event. [Click here](#) to see if you qualify. REMEMBER: The costs that you have already paid towards your out-of-pocket maximum limit and deductible will start over if you switch to a new plan offered by a different health insurance company.