

New for Plan Year 2025

New for Plan Year 2025: Part 1 of 1



Introduction

This training highlights new or updated federal, state, and BeWell policies and procedures that will affect consumers as they apply for and enroll in coverage through BeWell for Plan Year 2025.

Main Topics

- Updates to Turquoise Plans
- Medicaid Transition Premium Relief (MTPR)
- Calculations for New Mexico Premium Assistance (NMPA) Payments
- New Rule for DACA Recipients
- Failure to Reconcile (FTR)
- The Reasonable Compatibility Standard
- Medicaid Turquoise Care MCOs

Updates to Turquoise Plans

- The income limit for Turquoise 3 Variants is raised to 400% FPL.
- Limited Cost Sharing Turquoise Variants for Native Americans between 300-400% FPL must now be made available for Turquoise 3 Variants.

Medicaid Transition Premium Relief



- The Medicaid Transition Premium Relief (MTPR) program will cover the first month's premium for most people moving from Medicaid to BeWell.
- The program is only available through BeWell.
- The program is meant to minimize coverage disruptions.
- More information can be found on [OSI's website](#).

Calculations for NMPA Payments

Starting in the 2025 Plan Year, the benchmark plan used to calculate New Mexico Premium Assistance (NMPA) payments for eligible households with income up to 200% FPL will be the second-lowest-cost Silver plan (SLCSP) available in the applicable rating area with a 10% price multiplier applied. This means the benchmark plan will be 10% higher than the SLCSP for the purpose of calculating NMPA. This change is intended to increase coverage retention from year-to-year by expanding the number of no-cost Turquoise Plan options to lower-income consumer.

New Rule for DACA recipients



Effective November 1, 2024, DACA recipients will no longer be excluded from the definition of “lawfully present.” Therefore, recipients who meet all other eligibility requirements can enroll in a plan through the Marketplace with financial assistance (e.g., APTC and CSR).

Failure to Reconcile

- Beginning in PY2025, Marketplaces must send notices to consumers or tax filers found to have failed to reconcile for one year to inform them of the risk of being determined ineligible for APTC.
- The purpose is to educate enrollees/tax filers on the APTC reconciliation requirement and allow more notice to correct potential failed APTC reconciliation.
- In the NBPP for 2024 CMS finalized changes to the FTR requirements so that a Marketplace must determine a consumer ineligible for APTC if the consumer failed to file their federal income tax return and reconcile their APTC for two consecutive tax years, instead of for one tax year as previously required.
- FTR operations have been paused and will restart for PY2025.
- Nothing in this policy change relieves the consumer of their requirement to file and reconcile taxes after the receipt of APTC.

RFI: Income for 2025



- BeWell verifies a consumer's income to provide the correct financial assistance and to help protect them against owing money back when filing annual federal income taxes.
- To avoid an income Request for Information (RFI), a consumer's income reported on the application must be within an "acceptable threshold" of 50% or \$12,000, whichever is greater, from what is reported by BeWell's trusted data sources.
- The acceptable threshold applies only for attested income that is lower than the income reported by the data source. If an applicant's attested income is higher than the amount reported by the IRS, BeWell does not generate an RFI.

Medicaid Turquoise Care MCOs



- A Managed Care Organization (MCO) is a health plan that addresses physical health, behavioral health, and long-term care needs.
- Upcoming Changes starting July 1, 2024:
 - Medicaid Managed Care name change from Centennial Care 2.0 to Turquoise Care.
 - Western Sky Community Care will no longer be a Medicaid MCO.
 - Four MCOs:
 - BlueCross BlueShield of New Mexico
 - Molina Healthcare of New Mexico
 - Presbyterian Health Plan
 - United Healthcare Community Plan of New Mexico

Application and Enrollment Training



Application and Enrollment trainings (videos, application guides, and How To's) can be found on the [Assistance Network Resource Page](#).

Key Points



- The income limit for Turquoise 3 variants is raised to 400% FPL. Also, limited cost-sharing Turquoise Plans for Native Americans between 300-400% FPL must now be made available for Turquoise 3 variants.
- MTPR will continue in PY2025.
- As of November 1, 2024, DACA recipients will not be excluded from the definition of “lawfully present.”
- Beginning in PY2025, Marketplaces must send notices to consumers or tax filers found to have failed to reconcile for one year to inform them of the risk of being determined ineligible for APTC.
- For PY2025, the benchmark plan used to calculate NMPA payments for eligible households with income up to 200% FPL will be the SLCSP available in the applicable rating area with a 10% price multiplier applied.
- A consumer’s income reported on the application must be within an “acceptable threshold” of 50% or \$12,000, whichever is greater, from what is reported by BeWell’s trusted data sources.
- Centennial Care 2.0 has been renamed Turquoise Care. There are four MCOs available for consumers to select from; Western Sky will no longer be a Medicaid MCO.
- Additional trainings can be found on the [Assistance Network Resource Page](#).



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