

Introduction to BeWell

Welcome and Onboarding: Part 1 of 1



Introduction

BeWell is New Mexico's health insurance marketplace. Consumers who do not qualify for Medicaid, Medicare, or have employer sponsored insurance (ESI) can connect to high-quality health insurance plans on the marketplace. Assistors (a collective term for agents, brokers, and enrollment counselors (ECs)) are valued partners. They play a vital role in helping consumers enroll in coverage and identify premium assistance.

Disclaimer

The material in the annual Assister Certification Training may contain references or links to statutes, regulations, or other policy materials. The information provided is a general summary and is not intended to take the place of either the written laws or regulations. BeWell encourages learners to review the specific statutes, regulations, and other interpretive materials discussed herein.

Main Topics

1. Mission and History
2. Organization
3. Stakeholders
4. Website

BeWell's History



- BeWell:
 - Was created by state statute in 2013.
 - See: NMSA 1978, § 59A-23F-1, et seq., the New Mexico Health Insurance Exchange Act
 - Provides qualified individuals with increased access to affordable, high-quality health insurance.
 - Is governed by a 13-member Board of Directors.
 - For more information on the Board, visit our website: [The Board and Committees](#).

Mission



To connect New Mexicans with the best coverage available, supporting their enrollment in affordable, high-quality health insurance.



Transition to an SBM



- BeWell transitioned to a full state-based marketplace beginning with Plan Year 2022.
- As an SBM, BeWell:
 - Conducts outreach and education;
 - Operates a call center; and
 - Supports eligibility processing and enrollment through BeWell's application system.

“No Wrong Door” Approach



- BeWell collects information necessary for eligibility and enrollment in a Marketplace health plan and other insurance affordability programs, including the premium tax credit (PTC) and cost-sharing reductions (CSR) for Marketplace coverage, and Medicaid.
- This “No Wrong Door” approach allows consumers seeking health coverage to complete one application and find out which programs they may be eligible for.

“No Wrong Door” Approach (Continued)



- As part of the eligibility process, BeWell transfers information to the New Mexico Health Care Authority (HCA) for applicants assessed by BeWell as likely eligible for Medicaid.
- HCA determines Medicaid eligibility. This may require consumers to submit additional documentation.
- BeWell also accepts and processes applications for Marketplace coverage that have been collected by, and transferred from, HCA.

BeWell Does



- Provide New Mexicans a place to compare Marketplace plans side-by-side.
- Provide access to advanced payments of the premium tax credit (APTC) that help pay monthly premiums and CSR that reduce out-of-pocket expenses for qualified individuals and families.
- Train and certify agents, brokers, and enrollment counselors (ECs) annually.
- Handle escalations, consumer resolutions, and appeals.
- Support outreach and education efforts across New Mexico.
- Provide carriers with broker and agency information to pay commissions.
- Provide Form 1095-A to consumers as a tax record of their coverage and federal financial assistance received.

BeWell Does **Not**



- Negotiate rates between health insurance carriers and providers.
- Negotiate broker contracts with carriers.
- Regulate agents and brokers.
- Oversee, regulate, or manage health insurance carriers.
- License the individuals and agencies that sell insurance in the state.
- Operate as a state agency or regulatory body.
- Regulate or set insurance laws.
- Administer or oversee Medicaid.
- Pay commissions.
- Create, print, or provide health insurance ID cards.
- Determine provider networks, plan designs, or plan pricing.

Important Note for Agents and Brokers



It is the agent/broker's responsibility to make sure they are appointed and contracted with all carriers offering qualified health plans (QHP) through BeWell.

Payment of commissions is governed by the agreement between the agent/broker and the carrier. Agencies and individual brokers must have the correct portal account established to receive commissions. Carriers will only pay commissions to individual brokers. Agencies must add the principal agent and individual brokers under their agency portal to assure commissions.

Outreach Team



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Customer Engagement Center (CEC)



- Phone number: 1-833-862-3935 (TTY: 711).
- Business hours: Monday – Friday, 8:00am – 5:00pm.
 - Extended hours during the annual Open Enrollment Period (OEP).
 - 7:00am–7:00pm Monday – Friday
 - 9:00am–2:00pm Saturday
- Phone and chat customer service options; but does not offer walk-in services.
- Provides help in English and Spanish, with a translation line for many other languages.
- Connects consumers with certified agents, brokers, and ECs.

CEC Representatives **Cannot** Assist With:



- Tax advice.
- Resolution of an appeal.
 - Contact the BeWell Appeals Team directly.
- Issuer payment acceptance/processing and billing issues.
 - Contact the Premium Billing Team directly.
- Access to doctors or specialists.
- Insurance claims.
- Advice or recommendations regarding plan enrollments.

Agents, Brokers, and Enrollment Counselors



Certified agents, brokers, and ECs play a crucial role in educating consumers about health insurance marketplaces and BeWell. BeWell has portals specific to agents, brokers, and ECs.



When Should a Consumer Use an Agent/Broker?

- Agents and brokers help consumers find a health insurance plan for their situation and assist with the details and issues involved in getting eligibility and enrollments completed.
- Consumers who may benefit from an agent or broker's involvement are those who:
 - Need advice on what plan is right for their situation.
 - Need personal help.
 - Need a licensed professional who is knowledgeable about insurance products.
- An agent or broker can recommend plans and act on the consumer's behalf.

How Do ECs Help Consumers?



- ECs are available year-round and help both new consumers and current consumers with changes.
- They provide help with:
 - Special enrollment periods (SEP);
 - Account information updates;
 - Educating about health insurance plans;
 - Health insurance literacy; and
 - Reconciliation and exemptions.

ECs Cannot

- Endorse specific agents or brokers.
- Accept compensation from an agent or broker.
- Use agents or brokers as a substitute for their duties.
- Make changes or complete enrollments on behalf of consumers, including accessing an account without the consumer either physically or virtually present.

Agent, Broker, and ECs: Consumer Support



- A consumer can authorize an agent or broker on their BeWell account and can receive help.
 - **Note:** Consumers cannot authorize ECs in their BeWell account.
- Consumers are encouraged to reach out to their agent, broker, or EC prior to contacting the CEC.

Carriers



- A carrier is an entity licensed by the New Mexico Office of Superintendent of Insurance (OSI) as an insurance provider.
- Carriers that work with BeWell offer one or more QHP and/or stand-alone dental plans (SADP) on the New Mexico Marketplace.
- BeWell sends enrollment and premium payment information to carriers daily.

Carrier Roles and Responsibilities



- Design and offer plans through BeWell.
- Set health and dental premiums.
- Administer claims, issue ID cards, and carrier correspondence.
- Maintain provider networks.
- Conduct fraud investigations.
- Process medical services appeals.
- Pay commissions to agents/brokers.
- Provide Evidence of Coverage (EOC) and Summary of Benefits and Coverage (SBC) documents.

New Mexico OSI



- OSI is the oversight and regulatory agency for insurance products in New Mexico. OSI:
 - Oversees agents and brokers who sell insurance in New Mexico.
 - Approves and certifies health plans offered on BeWell.
 - Advocates for policy changes to improve consumer protections.
 - Helps process consumer complaints and may take enforcement action against individuals or companies that violate the law.
 - Combats insurance fraud by investigating insurance issues and reporting criminal behavior.
 - Partners with BeWell.
 - **Note:** See the [OSI Website](#) for more information.



New Mexico Health Care Authority



The New Mexico Health Care Authority (HCA) is a new agency charged with administering Medicaid programs, as well as the integrated eligibility system (ASPEN) used to determine eligibility for those programs. This was previously managed by the Human Services Department (HSD).



The Centers for Medicare and Medicaid Services (CMS)



- CMS is the federal agency that runs Medicare, Medicaid, Children's Health Insurance Programs (CHIP), and the federally-facilitated Marketplace (FFM).
- CMS is responsible for the oversight and monitoring of BeWell and other SBMs.
- CMS makes sure BeWell complies with Patient Protection and Affordable Care Act (ACA) program integrity standards and applicable policy and operational requirements set forth in statute, regulations, and federal guidance.

Center for Consumer Information and Insurance Oversight



The Center for Consumer Information and Insurance Oversight (CCIIO) is part of the U.S. Department of Health and Human Services (HHS) and serves as the oversight agency for health insurance marketplaces.



The BeWell Website



- From the [BeWell website](#), assisters and consumers can:
 - Request help from an agent, broker, or certified EC
 - Use our chat feature to communicate with our CEC
- From the [Assistance Network webpage](#), assisters can:
 - Access the Individual, Agent/Broker, and Assister (EC) Portals
 - Access our Media Toolkit
 - Access and request educational materials

TimeTap Online Scheduling Tool



Consumers and assisters can use the online scheduling tool [TimeTap](#) to schedule appointments and connect with Assisters.

A screenshot of the BeWell online scheduling tool interface. The header is teal and contains the BeWell logo, a search icon, an account icon, and a menu icon. The main content area is light gray and features the heading "Schedule An Appointment" in teal, a breadcrumb "Home / Appointment", and a "Chat" icon. Below this is a paragraph of text explaining the tool's purpose. A white box contains the heading "Step 1 of 3: Please Select Your Language Or Cultural Preference" and a list of five options, each with a right-pointing chevron and a "Next" button to the right.

Step 1 of 3: Please Select Your Language Or Cultural Preference [Next](#)

- BeWell Health Insurance Consultation in English >
- BeWell Health Insurance Consultation in Spanish >
- BeWell Health Insurance Consultation for Native American >
- BeWell Health Insurance Consultation in Chinese >
- BeWell Health Insurance Consultation in Vietnamese >

Key Points



- BeWell is New Mexico's health insurance marketplace where consumers can connect to high-quality, affordable plans and qualify for premium assistance.
- Assisters educate consumers about BeWell and enroll them in QHP, both, during the annual OEP and throughout the year during an SEP.
- Carriers, or issuers, are entities licensed by OSI as insurance providers.
- The [BeWell assister website](#) offers access to educational materials, assister portals, the media toolkit, and more.



Bewell

New Mexico's
Health Insurance
Marketplace