

Q: When is my premium payment due?

A: Your premium is due on the first day of the month in which you are covered. For example, the premium for January 2022 is due on January 1, 2022.

Q: What options do I have to pay my premium?

A: That depends on whether you enrolled in an **on-exchange** or an **off-exchange plan**. beWellnm is the state's health insurance exchange (marketplace).

- **If you enrolled in 2022 coverage via beWellnm (on-exchange), you must pay your True Health New Mexico premium through beWellnm. True Health New Mexico cannot accept your 2022 premium payments.**
 - To pay your 2022 premium, call 1-833-862-3935 or visit bewellnm.com.
 - If you make a payment to True Health New Mexico for your 2022 coverage, we will refund you.
 - Need to make a payment for your 2021 coverage? Call True Health New Mexico at 1-844-508-4677 and ask for Billing.
- **If you enrolled in an off-exchange plan, we offer three options for payments:**
 1. Mail a check or money order to the address on the voucher that comes with your invoice (please include the voucher or write the subscriber ID number on your check or money order).
 2. Pay [online](#) using your Visa, MasterCard, Discover, checking account, or savings account.
 3. Pay by phone using our automated phone line, 1-877-200-8751. The same payment methods are available.

The following information applies only to off-exchange plans.

Q: What are my options for recurring (automatic monthly) payments?

A: There are two ways to set up recurring payments.

1. To set up recurring payments, visit truehealthnewmexico.com/pay-my-bill. Select the "Pay Online with InstaMed" link. On the InstaMed site, you can create an account and set up recurring payments.
2. Download, complete, and submit the [Automated Clearing House \(ACH\) authorization form](#). At the bottom of the form are instructions for sending the completed form to us.

Q: How can I change my recurring payment once it is in place?

A: You have two options for this, depending on how you set up your recurring payment.

1. If you created your recurring payment in InstaMed, you will need to log in to your InstaMed account. You will see options to update your payment information.
2. Please send us a new ACH form (see the Q&A directly above) and mark the box near the top of the form that says, "Update Payment Information."

Q: What if I accidentally make two payments online?

A: True Health New Mexico is not able to reverse, cancel, or refund payments made in InstaMed. You can contact your bank or credit card company to stop the payment, or we can issue a refund check. Refund checks are processed 14 days after the payment is made. Once we process them in our Albuquerque office, they go to our corporate office in Virginia, where the check is then issued and mailed. *Note: This process takes 20 to 30 days.* If you do nothing, a credit will be applied to your next invoice.