

Notice of Program Guidance Health Insurance Marketplace Affordability Program – Payment Information 2026 Program Year

Issued February 10, 2026

Effective January 1, 2026

THIS NOTICE OF PROGRAM GUIDANCE is issued pursuant to NMSA 1978, Section 59A-23F-11, which established the Health Care Affordability Fund (HCAF) to “reduce health care premiums and cost sharing for New Mexico residents who purchase health care coverage on the New Mexico health insurance exchange” and 8.401.2 NMAC. This Guidance sets forth requirements for individual market health insurance issuers under the Health Insurance Marketplace Affordability Program, the process for payments under the program, and the payment timeline.

The affordability and income criteria for the 2026 Plan Year was established in the “2026 Plan Year Health Insurance Marketplace Affordability Program Policy and Procedures Manual,” which can be found at <https://bit.ly/45zIIH7>; Addendum 1: Middle Income Households (MIH) at <https://bit.ly/4t4OIBP>; and Addendum 2: Puente Health (PH) at <https://bit.ly/4k2Zdfg>.

In 2026, the Health Care Authority (HCA) will continue making payments under the Health Insurance Marketplace Affordability Program to lower costs for qualifying individuals and families enrolled in a Qualified Health Plan offered on the New Mexico Health Insurance Exchange (NMHIX). Payments for the following programs will be made monthly:

- New Mexico Premium Assistance (NMPA) (includes MIH and PH)
- Native American Premium Assistance (NAPA)
- Medicaid Transition Premium Relief (MTPR)
- State Out-of-Pocket Assistance (SOPA)

Primary Issuer Contact for Matters Related to the Health Insurance Marketplace Affordability Program

If an issuer plans to change its primary point of contact with the HCA for the Marketplace Affordability Program, the issuer should do so no later than February 20, 2026. Issuers should submit the selected contact’s name, title, email address, and phone number to DeAnna.Stock@hca.nm.gov. If the contact changes at any point during the year, the issuer should notify the agency promptly.

Data Reporting and Payment Process

Each month during the 2026 Plan Year, NMHIX will submit data to the HCA indicating the payment amounts owed to each health insurance issuer subject to this Guidance. This data will include payment

amounts for the NMPA, NAPA, MTPR, and advanced SOPA programs according to the schedule in **TABLE 1**. The HCA will validate the data and issue a Notice of Payment with the validated data to issuers before the payment deadline in **TABLE 2**. Retroactive adjustments for premium assistance may be incorporated into subsequent data reports.

TABLE 1: Monthly NMHIX Reporting Deadlines for Plan Year 2026

Coverage Month	NMHIX Premium Reporting Deadline	NMHIX SOPA Reporting Deadline
December 2025	N/A	January 16, 2026
January 2026	January 2, 2026	February 16, 2026
February 2026	February 3, 2026	March 16, 2026
March 2026	March 3, 2026	April 15, 2026
April 2026	April 2, 2026	May 15, 2026
May 2026	May 4, 2026	June 15, 2026
June 2026	June 2, 2026	July 15, 2026
July 2026	July 2, 2026	August 17, 2026
August 2026	August 3, 2026	September 15, 2026
September 2026	September 2, 2026	October 15, 2026
October 2026	October 2, 2026	November 16, 2026
November 2026	November 3, 2026	December 15, 2026
December 2026	December 2, 2026	January 15, 2027

TABLE 2: Monthly Payment Targets for Plan Year 2026

Coverage Month	HCA Premium Assistance Payment Target	HCA Advance SOPA Payment Target
January 2026	January 30, 2026	February 27, 2026
February 2026	February 27, 2026	March 31, 2026
March 2026	March 31, 2026	April 30, 2026
April 2026	April 30, 2026	May 29, 2026
May 2026	May 29, 2026	June 30, 2026
June 2026	June 30, 2026	July 31, 2026
July 2026	July 31, 2026	August 31, 2026
August 2026	August 31, 2026	September 30, 2026
September 2026	September 30, 2026	October 30, 2026
October 2026	October 30, 2026	November 30, 2026
November 2026	November 30, 2026	December 31, 2026
December 2026	December 31, 2026	January 29, 2027

Example of Reporting and Payment Process

- Data Reporting for October 2026 Payments
 - On October 15th, NMHIX will submit SOPA data for the September Coverage Month to the HCA.
 - On October 2nd, NMHIX will submit NMPA, NAPA, and MTPR data for the October Coverage Month to the HCA.
- Payments in October 2026
 - The Notice of Payment will include payment amounts for October Coverage Month NMPA, NAPA, and MTPR and payment amounts for September Coverage Month SOPA.
 - By October 30th, the October payments described above will be made to issuers.

Appeals and Disputes

If a consumer or health insurance issuer believes an NMPA, NAPA, MTPR, or SOPA payment amount to be inaccurate, appeals and disputes shall be resolved in accordance with the NMHIX's internal policies and procedures.