

STATE OF NEW MEXICO

OFFICE OF SUPERINTENDENT OF INSURANCE

SUPERINTENDENT OF INSURANCE
Russell Toal



DEPUTY SUPERINTENDENT
Jennifer A. Catechis

BULLETIN 2022-022

December 14, 2022

TO: HEALTH INSURANCE ISSUERS SELLING INDIVIDUAL MARKET QUALIFIED HEALTH PLANS ON THE NEW MEXICO HEALTH INSURANCE EXCHANGE

RE: THE 2023 HEALTH INSURANCE MARKETPLACE AFFORDABILITY PROGRAM; DATA REPORTING PROCESS; PAYMENT PROCESS AND TIMELINE FOR THE 2023 PLAN YEAR

THIS BULLETIN 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 13.10.36 NMAC. This Bulletin 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. Payments made under the Health Insurance Marketplace Affordability Program in the fiscal year beginning July 1, 2023 are subject to legislative appropriation and approval.

The affordability and income criteria for the 2023 Plan Year was established in the “Health Insurance Marketplace Affordability Program Policy and Procedures Manual,” which can be found at https://a.storyblok.com/f/132761/x/4ba9c3a193/2023-map-policy-manual_updated-aug-18_final.pdf. For the future Plan Years, these parameters will be released in the Policy Manual shortly after HCAF appropriations have been signed into law, along with a Bulletin establishing the payment process.

Beginning in January of 2023, the Office of Superintendent of Insurance (OSI) will begin 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 on a monthly basis:

- New Mexico Premium Assistance (NMPA)
- Native American Premium Assistance (NAPA)
- Advanced State Out-of-Pocket Assistance (SOPA)

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

By December 27, 2022, all issuers subject to this Bulletin shall select a primary contact familiar to all matters related to the Health Insurance Marketplace Affordability Program and submit the selected contact's name, title, email address, and phone number to Christina.Robinson@osi.nm.gov and Shannon.Chapman@osi.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 2023 Plan Year, NMHIX will submit data to OSI indicating the payment amounts owed to each health insurance issuer subject to this Bulletin. This data will include payment amounts for the NMPA, NAPA, and advanced SOPA programs according to the schedule in TABLE 1. OSI 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 2023

Coverage Month	NMHIX Premium Reporting Deadline	NMHIX SOPA Reporting Deadline
January 2023	January 4, 2023	January 31, 2023
February 2023	February 2, 2023	February 28, 2023
March 2023	March 2, 2023	March 31, 2023
April 2023	April 4, 2023	April 28, 2023
May 2023	May 2, 2023	May 31, 2023
June 2023	June 2, 2023	June 30, 2023
July 2023	July 5, 2023	July 31, 2023
August 2023	August 2, 2023	August 31, 2023
September 2023	September 5, 2023	September 29, 2023

October 2023	October 3, 2023	October 31, 2023
November 2023	November 2, 2023	November 30, 2023
December 2023	December 4, 2023	December 29, 2023

TABLE 2: Monthly Payment Deadlines for Plan Year 2023

Coverage Month	OSI Premium Assistance Payment Deadline	OSI Advance SOPA Payment Deadline
January 2023	January 31, 2023	February 28, 2023
February 2023	February 28, 2023	March 31, 2023
March 2023	March 31, 2023	April 28, 2023
April 2023	April 28, 2023	May 31, 2023
May 2023	May 31, 2023	June 30, 2023
June 2023	June 30, 2023	July 31, 2023
July 2023	July 31, 2023	August 31, 2023
August 2023	August 31, 2023	September 29, 2023
September 2023	September 29, 2023	October 31, 2023
October 2023	October 31, 2023	November 30, 2023
November 2023	November 30, 2023	December 29, 2023
December 2023	December 29, 2023	January 31, 2024

Example of Reporting and Payment Process

- Data Reporting for October 2023 Payments
 - On September 29th, NMHIX will submit SOPA data for the September Coverage Month to OSI.
 - On October 3rd, NMHIX will submit NMPA and NAPA data for the October Coverage to OSI.
- Payments in October 2023
 - The Notice of Payment will include payment amounts for October NMPA/NAPA and payment amounts for September SOPA.
 - By October 31st, the October payments described above will be made to issuers.

SOPA Reconciliation

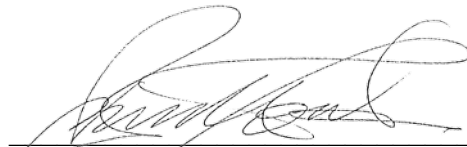
Following the 2023 Plan Year, all health insurance issuers must adhere to forthcoming guidance on the reconciliation of SOPA payments.

Appeals and Disputes

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

OSI's SOPA Reconciliation Reporting Guidance for the 2023 Plan Year addresses all matters regarding SOPA appeals and disputes from issuers. Additional elements are in development and will be added before the guidance is finalized for the 2023 Plan Year.

ISSUED this 14th day of December, 2022.



RUSSELL TOAL
Superintendent of Insurance