

DACA Coverage Bridge



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Frequently Asked Questions - page 1

Is BeWell coverage going to end for Deferred Action for Childhood Arrival (DACA) recipients?

Yes, BeWell coverage will end September 30, 2025, for DACA recipients.

What is the DACA Coverage Bridge Initiative?

In response to federal changes, the New Mexico Health Care Authority (HCA) developed the DACA Coverage Bridge Initiative to provide financial support for DACA recipients moving from a Marketplace plan to an off-Marketplace plan. Monthly premiums and applicable deductibles will be covered through the Initiative through the end of 2025.

What is an “off-Marketplace” plan?

An off-Marketplace plan is a health plan that you purchase directly from a health insurance company instead of BeWell. It covers the same essential health benefits, like primary care visits and prescription medications.

How long will I have coverage with DACA Coverage Bridge?

DACA Coverage Bridge will be available through December 31, 2025. HCA will soon post more about coverage in 2026.

Will my health coverage be more expensive?

You may notice a change in some out-of-pocket costs. Your monthly premiums and deductibles will be paid by the DACA Coverage Bridge Initiative for your health insurance company’s off-Marketplace Clear Cost Gold plan but your co-pays, coinsurance, and maximum out-of-pocket limit may be different. For more plan details, you can contact your health insurance company directly.

How do I apply?

You will need to work with your current broker or call your health insurance company to apply. Let your health insurance company know you received a notice saying you are no longer eligible for a plan through BeWell but are eligible to sign up for coverage through the DACA Coverage Bridge Initiative. Your health insurance company will provide you with steps on how to complete an application for coverage.

How long will I have to apply?

To avoid a gap in coverage, apply in September for coverage beginning October 1. If necessary, you will have 60 calendar days after your BeWell coverage ends to apply through your health insurance company. The last day to apply will be November 29, 2025.

Which health insurance companies offer eligible off-Marketplace plans?

All Marketplace health insurance companies are participating.

Who is eligible for the DACA Coverage Bridge Initiative?

This Initiative is only available to DACA recipients currently enrolled in BeWell coverage.

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Where do I go if I have other eligibility questions?

Contact your health insurance company if you have more eligibility questions.

If I have a procedure planned soon, do I need to cancel?

If the procedure is before October 1, it will be covered by the plan you selected through BeWell. If your procedure is scheduled on or after October 1, it is important that you apply for a Clear Cost Gold plan through your health insurance company as soon as possible so that you still have coverage. Please contact your health insurance company for additional information.

Can I enroll in a different plan?

To get financial help through the DACA Coverage Bridge, you must enroll in the Clear Cost Gold plan offered by your current health insurance company. The Clear Cost Gold plan is the only plan offered under the DACA Coverage Bridge. You can enroll in other plans, but you will not be able to get financial help.

Why is this happening?

The federal Marketplace Integrity and Affordability (MIA) Rule removes eligibility for BeWell coverage and the Premium Tax Credit for DACA recipients.

How are the Initiative benefits being funded?

The DACA Coverage Bridge Initiative is funded by state funds through the New Mexico Health Care Affordability Fund.

Where can I find more information about the DACA Coverage Bridge?

You can find more information at <https://www.hca.nm.gov/daca-coverage-bridge>

If you are having difficulty applying for the DACA Coverage Bridge, you may email the HCA at:
HCAFcomments@hca.nm.gov