



**BULLETIN 2025-001**

**January 6, 2025**

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

**RE: THE 2025 HEALTH INSURANCE MARKETPLACE AFFORDABILITY PROGRAM; DATA REPORTING PROCESS; PAYMENT PROCESS AND TIMELINE FOR THE 2025 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.

The affordability and income criteria for the 2025 Plan Year was established in the “Health Insurance Marketplace Affordability Program Policy and Procedures Manual,” which can be found at <https://bit.ly/41CXo1D>.

In 2025, 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)
- 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 January 2, 2025. Issuers should submit the selected contact’s name, title, email address, and phone number to



Jessica.Rosenthal@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 2025 Plan Year, NMHIX will submit data to the HCA indicating the payment amounts owed to each health insurance issuer subject to this Bulletin. 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 2025**

<b>Coverage Month</b>	<b>NMHIX Premium Reporting Deadline</b>	<b>NMHIX SOPA Reporting Deadline</b>
January 2025	January 2, 2025	January 31, 2025
February 2025	February 3, 2025	February 28, 2025
March 2025	March 3, 2025	March 28, 2025
April 2025	April 2, 2025	April 30, 2025
May 2025	May 2, 2025	May 30, 2025
June 2025	June 2, 2025	June 30, 2025
July 2025	July 2, 2025	July 31, 2025
August 2025	August 4, 2025	August 29, 2025
September 2025	September 2, 2025	September 30, 2025
October 2025	October 2, 2025	October 31, 2025
November 2025	November 3, 2025	November 28, 2025
December 2025	December 2, 2025	December 31, 2025

**TABLE 2: Monthly Payment Targets for Plan Year 2025**

<b>Coverage Month</b>	<b>HCA Premium Assistance Payment Target</b>	<b>HCA Advance SOPA Payment Target</b>
January 2025	January 31, 2025	February 28, 2025
February 2025	February 28, 2025	March 31, 2025
March 2025	March 31, 2025	April 30, 2025
April 2025	April 30, 2025	May 30, 2025
May 2025	May 30, 2025	June 30, 2025
June 2025	June 30, 2025	July 31, 2025
July 2025	July 31, 2025	August 29, 2025
August 2025	August 29, 2025	September 30, 2025
September 2025	September 30, 2025	October 31, 2025
October 2025	October 31, 2025	November 28, 2025
November 2025	November 28, 2025	December 31, 2025
December 2025	December 31, 2025	January 30, 2026

**Example of Reporting and Payment Process**

- Data Reporting for October 2025 Payments
  - On September 30th, NMHIX will submit SOPA data for the September Coverage Month to the HCA.
  - On October 2<sup>nd</sup>, NMHIX will submit NMPA, NAPA, and MTPR data for the October Coverage Month to the HCA.
- Payments in October 2025
  - 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 31<sup>st</sup>, the October payments described above will be made to issuers.

**SOPA Reconciliation**

Following the 2025 Plan Year, all health insurance issuers must adhere to HCA’s guidance on the reconciliation of SOPA payments.

**Appeals and Disputes**

If a consumer or health insurance issuer believes a 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.

**ISSUED this 6<sup>th</sup> day of January 2025.**