



NEW MEXICO | OFFICE OF
SUPERINTENDENT
OF INSURANCE

State Offices of Rural Health

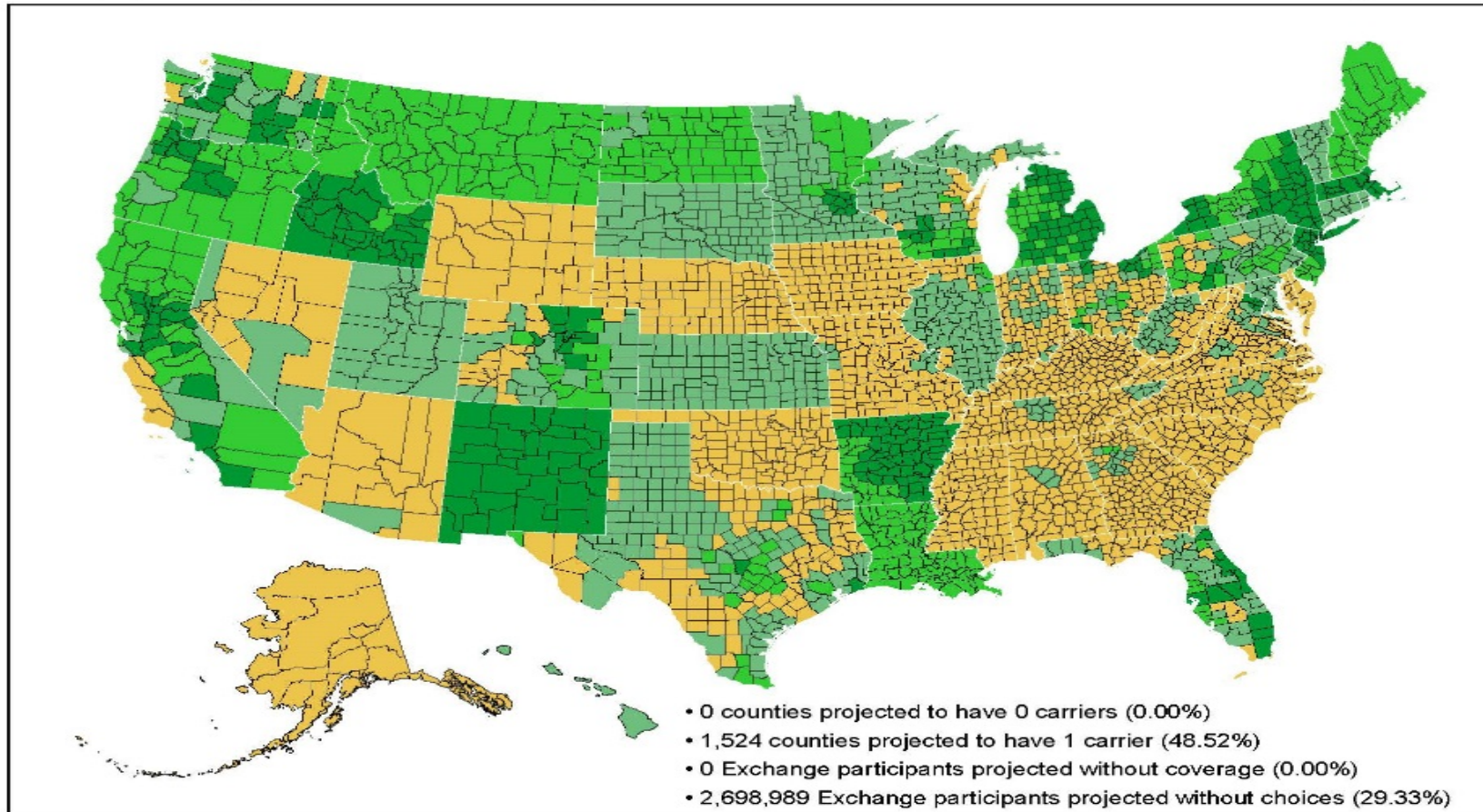
May 7, 2018

Ensuring Access to Care

Statewide Major Medical Coverage Offering Requirement:

Policy	Results
New Mexico requires that carriers must offer at least one statewide plan at the metal level of any other plan submitted at a given metal level.	<ul style="list-style-type: none">• New Mexico has no bare counties.• 4 on-Exchange health insurance plans• 1 additional off-Exchange plan

County by County Analysis of Current Projected Insurer Participation in Health Insurance Exchanges



Exchange Carrier Number ■ 1 Carrier ■ 2 Carriers ■ 3 Carriers ■ > 3 Carriers

- All State Exchange data is self-reported from the Exchanges to CMS (CA, CO, CT, DC, ID, MA, MD, MN, NY, RI, VT, WA).
- All data reflected on this map is point in time as of 9/20/2017 and is expected to fluctuate.
- This map represents continued 2017 county-level participation in 2018 unless a carrier has publicly announced otherwise.
- Enrollment numbers reflected are plan selections as of the end of Open Enrollment, January 31, 2017, and do not include enrollment in single carrier counties for State-Based Exchanges.

Ensuring Access to Care

Update Network Adequacy Rules:

- Last updated in 1998 – but still were ahead of their time! Currently causing confusion in enforcement.
- Revisions aimed at increasing transparency in provider access for consumers purchasing health insurance throughout the state.
- Significant stakeholder engagement in revision process from:
 - Consumer representatives
 - Health care providers
 - Health insurance carriers
 - Agents and Brokers
 - Provider Associations

Network Adequacy Rules

Standard	Issue addressed
Geographic accessibility standards	How far should an insured person have to drive to see an in-network provider for health care?
Timeliness standards	How long should an insured person have to wait to see an in-network provider for health care?
Provider inclusion standards	What providers are essential to the network for the community the plan serves?
Provider Directory Content	What information should be in provider directories to help consumers make health insurance coverage and provider access choices?
Provider Directory Accuracy Audits	How often should a carrier verify the provider information in provider directories to ensure accuracy?

Provider Directory Tool

Provider Search

Search **Provider / Doctor** Plan Near You Hospital / Facility Translate: Select Language | ▼

Report an Issue

Search by Zip or State & City

Zip Code: Radius:

Or

State:

City:

Accepting New Patients

Additional Info

Health Insurance Company/Carrier:

Specialty:

Gender:

Language:

The information presented is for reference only, and may have changed since this online directory was last updated. Always confirm the provider's information and network participation status before making an appointment. New Mexico's Office of the Superintendent of Insurance is not liable for any inaccuracies or incomplete information present in these results

3 Results Found Sort by:

Keslin, Michael, Allergy Partners Of Albuquerque
 Gender: Male
 820 Pinehurst Se
 Rio Rancho, Nm 87124
 (505) 994-2222
 Distance: 2.095 mi
 Accepting New Patients: Yes
 Specialties: Allergy And Immunology
 Language(s): English
 Health Insurance Company/Carrier: NMHC Network

Tapia, Paul, Breachasmerica Albuquerque Inc
 Gender: Male
 3791 Southern Blvd Se
 Rio Rancho, Nm 87124
 505-994-9435
 Distance: 2.095 mi
 Accepting New Patients: Yes
 Specialties: Allergy And Immunology
 Language(s): Spanish English
 Health Insurance Company/Carrier: BCBS

Wang, Shanze, Allergy Partners Of Albuquerque
 Gender: Male
 820 Pinehurst Se
 Rio Rancho, Nm 87124
 (505) 994-2222
 Distance: 2.095 mi
 Accepting New Patients: Yes
 Specialties: Allergy And Immunology
 Language(s): English
 Health Insurance Company/Carrier: NMHC Network

Map Satellite

Previous 1 Next

Provider Search

Search **Provider / Doctor** Plan Near You Hospital / Facility Translate: Select Language | ▼

Report an Issue

Advanced Search

Health Insurance Company/Carrier*:

Specialty:

Gender:

Language:

Provider Last Name:

Provider First Name:

State:

City:

Zip Code: Radius:

Accepting New Patients

The information presented is for reference only, and may have changed since this online directory was last updated. Always confirm the provider's information and network participation status before making an appointment. New Mexico's Office of the Superintendent of Insurance is not liable for any inaccuracies or incomplete information present in these results

43 Results Found Sort by:

Allen, Deborah, Presbyterian Rust Medical Center
 Gender: Female
 2400 Unser Blvd Se
 Rio Rancho, Nm 87124
 Distance: 2.094 mi
 Accepting New Patients: Yes
 Specialties: Pediatrics
 Language(s): English
 Health Insurance Company/Carrier: Christus

Beggs, Dorsey, Presbyterian Rust Medical Center
 Gender: Female
 2400 Unser Blvd Se Lower Level
 Rio Rancho, Nm 87124
 5052536100
 Distance: 2.094 mi
 Accepting New Patients: Yes
 Specialties: Pediatrics
 Language(s): English
 Health Insurance Company/Carrier: Presbyterian

Beggs, Dorsey, Presbyterian Rust Medical Center
 Gender: Male
 2400 Unser Blvd Se
 Rio Rancho, Nm 87124
 Distance: 2.094 mi
 Accepting New Patients: Yes
 Specialties: Pediatrics
 Language(s): English
 Health Insurance Company/Carrier: Christus

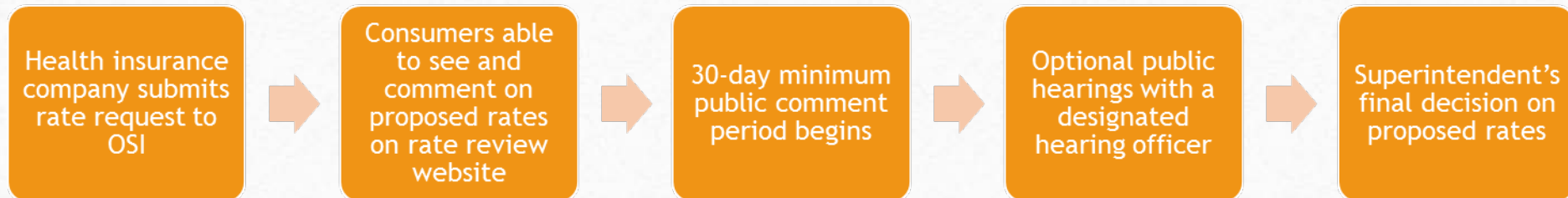
Bruce, James, Prima Rio Rancho High Resort 4005
 Gender: Male
 4005 High Resort Blvd
 Rio Rancho, Nm 87124
 Distance: 2.096 mi
 Accepting New Patients: Yes
 Specialties: Pediatrics
 Language(s): English
 Health Insurance Company/Carrier: Christus

Map Satellite



Rate Review Process

- New Mexico law requires carriers justify their premium rate requests.
- Superintendent has authority to reject rate requests.



Analysis of New Mexico Qualified Health Plan Premiums - 2018

Rating Area	Description
NM-1	Albuquerque MSA
NM-2	Farmington MSA
NM-3	Las Cruces MSA
NM-4	Santa Fe - MSA
NM-5	Non- Metro Counties

	Percent NM-2 Mean Premium Compared to NM-1	Percent NM-3 Mean Premium Compared to NM-1	Percent NM-4 Mean Premium Compared to NM-1	Percent NM-5 Premium Compared to NM-1
Bronze	118%	122%	114%	129%
Expanded Bronze	107%	109%	111%	111%
Silver	111%	114%	103%	117%
Gold	109%	111%	106%	114%
Catastrophic	111%	113%	103%	116%

	Mean Premium - Individual Age 30 - NM-1	Mean Premium - Individual Age 30 - NM-2	Mean Premium - Individual Age 30 - NM-3	Mean Premium - Individual Age 30 - NM-4	Mean Premium - Individual Age 30 - NM-5
Bronze	\$287.80	\$340.40	\$351.25	\$327.23	\$371.54
Expanded Bronze	\$241.27	\$259.22	\$263.43	\$267.07	\$268.86
Silver	\$364.09	\$403.01	\$415.65	\$376.14	\$426.53
Gold	\$363.49	\$394.43	\$402.38	\$384.85	\$413.84
Catastrophic	\$256.69	\$286.09	\$289.53	\$263.35	\$298.61

Range of Premiums Rural/Urban

- Range of increase between rural and urban premium rates
 - Between 11% - 29%
 - Potentially less than other states rural/urban disparities
 - A result of OSI rate review process impacts?

Plan Comparison Tool

Available Health Plans for zip code 17025: 12 plans found.

Plan	Total Yearly Cost Estimate	Cost in a Bad Year	Quality (Members' Rating)	Doctors (Your preferred doctors in plan)
Geisinger Marketplace HMO 30/60/3500	\$6,694	\$10,814	★★	30%
Geisinger Marketplace HMO 20/40/3000	\$7,114	\$9,064	★★	30%
Silver PPO 4500/0/10	\$7,210	\$10,150	★★★★★	64%
Aetna Leap Everyday Pinnacle Health	\$7,231	\$10,351	★★	32%
Alliance Flex Blue PPO 2300	\$7,308	\$11,818	★	72%
Gold PPO 1000/0/20	\$7,653	\$11,073	★★★★★	

Available Health Plans for zip code 15711: 17 plans found.

Plan	Total Yearly Cost Estimate	Cost in a Bad Year	Quality (Members' Rating)	Doctors (Your preferred doctors in plan)
UPMC Adv. Premium Network	\$7,725	\$13,825	★★★★★	30%
UPMC Adv. Premium Network	\$7,786	\$15,706	★★★★★	30%
UPMC Health - PPO - O.S.	\$19,293		★★★★★	30%
Silver HSA Premium Network	3,180		★★★★★	30%





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Thank you for attending!