



Medicaid Forward: A Path to a Healthier New Mexico

Explore the initiative's history, key insights from both state reports, and powerful testimonials from healthcare providers, community members, and business leaders.





Table of Contents

Overview of initiative history and key developments	p. 1-2
Report insights	
◦ Office of Superintendent of Insurance, 2023	p. 3-4
◦ Health Care Authority, 2024	p. 5-6
Frequently asked questions	p. 7-8
Op-Eds from healthcare professionals and community members	p. 9-15
Video testimonials	p.16

Published November 2024 by New Mexico Together for Healthcare, a statewide, multiracial campaign of families and community organizations working together to strengthen healthcare access for all of New Mexico's children and families. We work to advance affordable healthcare solutions for all New Mexicans and build a community-led movement to take part in healthcare policy decisions. For more information visit nmtogether4health.org. For further questions please contact Arika@nmpovertylaw.org or (505) 255-2840.

Medicaid Forward

Overview of initiative history and key developments

Medicaid Forward is a proposed initiative in New Mexico aimed at allowing individuals whose incomes exceed the current Medicaid income eligibility limits to buy the same coverage on a sliding scale. The initiative emerged in response to the community's overwhelming need for a more affordable healthcare option, and with 40% of New Mexicans already accessing Medicaid, it is a trusted and simple way to increase healthcare access.



88%

of New Mexicans want the state to act on healthcare affordability.

Initiative history:

☀️ Initial Discussions (2021-2022):

- Concerns about the high uninsured rate in New Mexico, which was approximately 12% at the time, led to discussions about potential solutions.
- Advocacy groups, healthcare providers, and community members called for reforms to improve access to healthcare and reduce financial barriers.

🌸 Legislative Action (2023):

- During the 2023 legislative session, lawmakers recognized the urgency of addressing healthcare access and initiated discussions about Medicaid Forward.
- The state legislature appropriated funds to explore the feasibility of expanding Medicaid coverage, leading to the commissioning of studies to assess its potential impact.

☀️ Release of the OSI Report (Late 2023):

- The New Mexico Office of the Superintendent of Insurance (OSI) released a report highlighting the benefits of Medicaid Forward.
- The report projected that implementing the initiative could significantly reduce the uninsured rate, lower overall healthcare costs, and improve health outcomes across all regions and income levels in our state, with a net savings to the state.

🌸 Community Engagement and Feedback:

- As the state studied Medicaid Forward, a public forum was held to gather community input and feedback.
- Stakeholders emphasized the importance of ensuring all New Mexicans can access the program.

☀️ Next Steps (2024):

- The Health Care Authority (HCA) studied the operational needs for and effects of implementing Medicaid Forward.
- A proposed program design was presented October 1, 2024. A bill to move forward on implementation will be introduced in the 2025 Legislative Session.

Medicaid Forward

Overview of initiative history and key developments

Key developments from both reports:

- ✿ **Increased Coverage:** Medicaid Forward would extend healthcare to nearly 59% of uninsured New Mexicans, reducing the state's uninsured rate to one of the lowest in the nation (5.4-6.1%).
- ✿ **Lower Costs:** Premiums and copays would be capped at 5% of a family's income. For example, a family of four earning \$72,000 would pay no more than \$3,600 annually for healthcare.
- ✿ **Enhanced Services:** More New Mexicans would gain access to comprehensive services, including mental health care, preventive services, and chronic disease management.
- ✿ **Community Impact:** Expanding healthcare access would reduce health disparities, boost the local economy, and support public health initiatives.
- ✿ **Benefits for Providers:** Recent increases in Medicaid provider reimbursements—now higher than Medicare in some cases—could rise further under Medicaid Forward, helping attract and retain providers, particularly in rural areas. Additionally, hospitals and providers would see a \$40+ million reduction in uncompensated care costs and experience less administrative burden, reducing burnout.
- ✿ **Savings for Businesses:** Small businesses could save \$229 million annually on healthcare costs, enabling them to reinvest in their operations and growth.



Scan here to read the full
OSI - Urban Institute report!

Scan here to read the full
HCA - Mercer report!



Medicaid Forward: “One of the lowest uninsured rates in the nation,” predicts 2023 study

Imagine a healthy, thriving New Mexico where we can all get the care we need, when we need it.

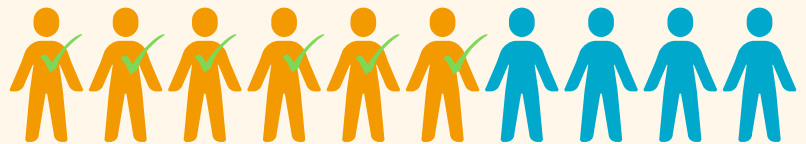
We all need to access healthcare throughout our lives, but more than 242,000 New Mexicans remain uninsured and nearly six in ten (56%) have sacrificed medical services or medicine because of cost.

The legislature took action in 2023 to explore ‘Medicaid Forward’ as a solution to get more of our families the comprehensive coverage they need and deserve. A report released in late 2023 by the New Mexico Office of the Superintendent of Insurance (OSI) says New Mexico’s uninsured rate, overall spending on healthcare, and hospitals uncompensated care costs could all drop significantly if Medicaid Forward is implemented. Coverage would increase substantially for New Mexicans at all income levels and among all racial and ethnic groups.

Medicaid Forward would improve healthcare coverage, according to the study:

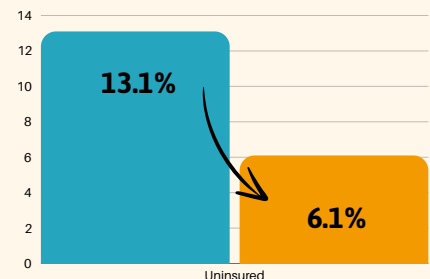
6 in 10

uninsured New Mexicans would gain access to coverage.



The uninsured rate for New Mexicans could drop from

13.1% to 6.1%.



Almost every region in our state would see their uninsured rates cut in half—**with five regions seeing their uninsured rates drop by more than**

60%.



North Central NM: **63.9%**
 Valencia, Bernalillo East
 Mountains & Isleta Pueblo: **62.1%**
 Albuquerque: **61.9%**
 Far Southeast NM: **61.5%**
 Doña Ana County: **67.6%**

The study found significantly lower costs for families and employers:

Out-of-pocket costs (copays & premiums) would always be less than

5%

of the family's total income.

Household spending on healthcare could drop by

37.9%

saving New Mexicans \$1.2 billion overall.

Employer healthcare costs could go down by

\$229m

saving small businesses \$75m and large employers \$154m.

Wages statewide could go up by a total of

\$874m

when hardworking New Mexicans need it most.

Medicaid Forward leverages resources to simplify NM's healthcare system.

70%

of the costs for Medicaid Forward would be covered by the federal government.

The Medicaid expansion and increased eligibility would be funded by the federal government paying over 70%. The state share would also be offset by several state savings and new revenues, such as:

- Redirecting funds from the Healthcare Affordability Fund (\$145M)
- Redirected state-based marketplace assessments (\$153M)
- Employer contributions from large employers (\$247M - \$422M)
- Reduced health spending for state employees enroll (\$335M - \$379M)
- Collecting more in premium tax and surcharge revenue as more enroll (\$141M - \$198M)
- State revenue would exceed new spending by \$3M to \$51M - even after raising provider reimbursement rates - resulting in overall savings for the state.

Healthcare providers would benefit and access to care would be secure.

During the 2023 and 2024 legislative sessions, New Mexico substantially increased provider reimbursement rates under Medicaid—in some cases much more than Medicare pays providers. With additional federal funding through Medicaid Forward, New Mexico could continue to increase Medicaid's provider reimbursement rates, which would help retain and recruit more providers to work in our state. **With more New Mexicans covered, hospitals and providers would incur significantly less in uncompensated care, which would drop by over \$40 million.**

With Medicaid Forward, our state's hospitals uncompensated care costs could decrease by over \$40m.

We all want our families and communities to thrive with access to quality healthcare. Medicaid Forward would strengthen our economy, improve healthcare delivery, and enhance the well-being of thousands of New Mexicans!

Medicaid Forward: “Net gain for New Mexico,” predicts 2024 study

Key insights from the Health Care Authority study

New Mexico can be the first state to remove the Medicaid income limit to allow nearly all residents under age 65 to purchase the same coverage on a sliding scale through Medicaid Forward.

Currently, only the District of Columbia has expanded Medicaid to 215% of the federal poverty level. By acting now, New Mexico can lead the nation in providing affordable healthcare, transforming lives and strengthening communities.

As mandated by House Bill 400 (2023), the Health Care Authority (HCA) completed a study of the operational needs and impacts of Medicaid Forward, presenting seven proposed program designs on October 1, 2024. This factsheet highlights the design that best aligns with the priorities of community and providers, **removing income limit for enrollment and capping healthcare costs at 5% of an individual's income.** This model addresses critical access needs while projecting the state’s revenue will exceed the associated costs, **resulting in a net gain for New Mexico.** A bill for implementation will be introduced in the 2025 Legislative Session.

Program Design Highlights

The most inclusive design for Medicaid Forward includes no income limits and varying financial responsibilities for enrollees, leading to substantial reductions in the uninsured rate and increased Medicaid enrollment:

Design	Income Limit	Enrollee Financial Responsibility % of Household Income	Reduction in Uninsured Rate	Reduction in Private Insurance Enrollment	Increase in Medicaid Enrollment
6	No Income Limit	0% (up to 200% FPL) 2% (200-300% FPL) 3.5% (300-400% FPL) 5% (>400% FPL)	82,000 (48%)	209,000 (24%)	290,000 (42%)

Top takeaways from the HCA study:

Lower cost of coverage and long-term savings for our state

- Medicaid Forward provides significantly lower-cost coverage compared to private insurance.

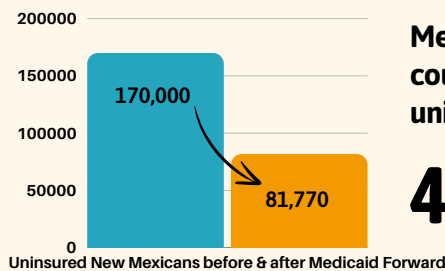
The report compares Medicaid Forward costs to other coverage options:

Household size	Household income	Max Annual Cost for Household Coverage w/ Medicaid Forward	Max Annual Cost for Household Coverage w/ State Employee Benefits	Max Annual Cost for Household Coverage w/ BeWellNM Plans
Family of 4	\$124,800	\$6,240	\$24,113	\$17,856
Individual	\$30,120	\$1,506	\$6,544	\$2,400

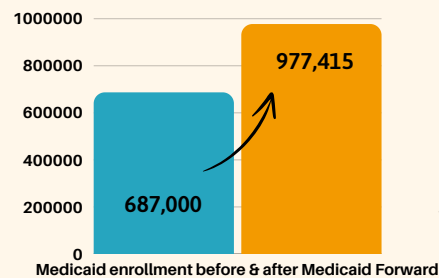
- Like Medicaid, the state will only contribute up to 28.32% of the costs for Medicaid Forward, with the federal government covering 71.68%.** Upfront implementation costs will be offset by long-term savings from improved health outcomes and reduced emergency care needs.

Expanded and enhanced coverage

- The report emphasizes that the Medicaid benefit package is “more generous than benefit packages offered through other health coverage sources”, **reinforcing Medicaid Forward as a robust and comprehensive coverage option that meets the diverse needs of New Mexicans.**
- Additionally, the report indicates that “there are very few, if any, New Mexicans who would be discouraged from a shift from private coverage to Medicaid Forward on the basis of cost alone”, **highlighting not only the program’s affordability but also its broad appeal and accessibility for residents seeking quality healthcare.**
- **Medicaid Forward could reduce the uninsured rate by 48.1%**, significantly increasing access to healthcare for thousands of New Mexicans and improving overall community health outcomes.
- **Medicaid Forward has the potential to boost Medicaid enrollment by 42.3%**, primarily driven by the transition of up to 70,000 state employees and 50,000 enrollees from BeWell. This substantial increase in enrollment would enhance coverage and strengthen the overall healthcare system by integrating more individuals into a comprehensive safety net.



Medicaid Forward could reduce the uninsured rate by
48.1%.



Medicaid Forward could boost Medicaid enrollment by
42.3%.

Addressing provider needs

- **Provider Medicaid revenues could rise by 3.4%**, ensuring that providers maintain adequate revenue as enrollment grows.
- Providers showed overwhelming support for Medicaid Forward during the community input session and have been actively leading much of the advocacy, expressing their views and urging public support through op-eds.

Administrative considerations

- **Implementation without a waiver:** The state only needs to submit a Medicaid state plan amendment to implement Medicaid Forward.
- **Resources for successful implementation:** A conservative estimate of the upper bound of ongoing administration costs is \$44.1 million.
- **Projected budget:** Overall state costs for Medicaid Forward (including coverage for public employees and their dependents and subtracting cost-sharing by enrollees) are projected to be \$581.7 million—a low price to pay when considering the substantial long-term savings from improved health outcomes, reduced emergency care costs, and the economic benefits of a healthier population.
- When subtracting existing revenue offsets, this number is reduced to only \$367.6 million. When also subtracting revenue from a new fee assessed on employers, the number is **a net gain of \$45.6 million, bringing additional revenue into the state.**

Medicaid Forward has the potential to alleviate provider burdens, simplify cost-sharing for both beneficiaries and providers, and foster a more integrated, efficient healthcare system—all while delivering positive benefits to New Mexico’s economy and communities!

Medicaid Forward

Frequently Asked Questions

What is Medicaid Forward?

Medicaid Forward is a program designed to make healthcare more affordable for all New Mexicans. It allows residents who earn too much to qualify for Medicaid to purchase an affordable plan through the program, providing high-quality care to more people. Expanding Medicaid in this way helps make healthcare more accessible and affordable for many New Mexicans.

How is Medicaid Forward different from Medicaid today?

Currently, New Mexicans earning less than 138% of the federal poverty level (\$21,000 for individuals or \$43,000 for a family of four) qualify for Medicaid. Those earning just \$100 more are excluded. Medicaid Forward will offer a healthcare option for those above the current income threshold, allowing any New Mexico resident to purchase affordable Medicaid coverage on a sliding scale based on their income.

How much will healthcare coverage with a Medicaid Forward plan cost?

Premiums and out-of-pocket costs will be capped at 5% of a family's income. Lower-income enrollees won't have to pay premiums at all. For example, a family of four earning \$72,000 annually could expect healthcare costs not to exceed \$3,600 per year.

How can New Mexico implement Medicaid Forward?

New Mexico can implement Medicaid Forward by submitting a state plan amendment to the federal government, leveraging existing federal law. This requires action from the Governor, Health Care Authority, or the State Legislature.

Why should New Mexico implement Medicaid Forward now?

Affordable healthcare is essential for the well-being of New Mexico's families and economy. Right now, nearly 60% of New Mexicans have skipped necessary medical care due to cost. We must act now—during this legislative session—to ensure access to affordable care for all New Mexicans.

Medicaid Forward

Frequently Asked Questions

Is Medicaid Forward universal healthcare?

No, Medicaid Forward is not universal healthcare. It will provide an affordable, comprehensive coverage option to New Mexicans who currently fall through the cracks of the healthcare system. Participation is voluntary, and premiums will be based on income, helping more people access the care they need.

How will New Mexico pay for Medicaid Forward?

The federal government will pay 71.68% of the costs for new Medicaid enrollees—its regular matching rate for New Mexico's program. The remaining cost will be covered through a sliding scale for participants based on income. Employers will contribute a small fee for employees who enroll. Medicaid Forward is projected to save New Mexico over \$300 million annually by reducing costs for public employee healthcare.

How will Medicaid Forward impact New Mexico's healthcare system?

Medicaid Forward will strengthen the healthcare system by:

- Increasing provider reimbursement rates through new federal funding.
- Reducing reliance on costly emergency services, which will lower healthcare costs for everyone.
- Decreasing uncompensated care costs for hospitals and providers.
- Making New Mexico more attractive to healthcare providers by ensuring they are paid for their services.

How will Medicaid Forward impact New Mexico's economy?

Medicaid Forward is a smart investment in New Mexico's economy:

- Federal funding will cover 71.68% the costs for new enrollees, bringing millions into our healthcare system.
- Businesses, especially small ones, will face lower healthcare costs, making it easier to provide insurance to employees.
- The program eliminates the "Medicaid cliff," allowing New Mexicans to pursue better job opportunities without fear of losing health coverage.

How will Medicaid Forward impact businesses?

Employer-sponsored health insurance costs are rising. Over the last five years, family coverage premiums increased by 24%, averaging \$24,207 in 2023.

Medicaid Forward would reduce the burden on businesses, especially small ones, by offering affordable health coverage for employees.

Why New Mexico Needs Medicaid Forward: A Healthcare Provider's Perspective

Medicaid Forward: The Key to Expanding Access to Affordable, High-Quality Healthcare

New Mexico's community health centers are struggling both with the ability to provide care and with retaining providers and staff. Medicaid Forward is an important way to help stabilize our safety net primary care systems. As family medicine physicians with over 20 years' experience working at community health centers in New Mexico, we've seen far too many of our colleagues switch fields, retire early or leave the state, and far too many patients struggle to access care.

While the problems are complex, one component that receives far too little attention is the morale-sapping struggle we face everyday to get our patients the care they need. Those of us who chose to work at community health centers typically do so because we believe all New Mexicans deserve to have high-quality healthcare. As obstacles like lack of medical insurance, lack of transportation to appointments, understaffing, and inadequate funding of services are placed in our way, rates of burnout skyrocket among medical providers and staff.

Medicaid Forward is an exciting proposal that promises to make a significant contribution towards reducing these obstacles. Leveraging the existing Medicaid system and significant federal funding, it would allow individuals and families who have been kept out of the system for various reasons to access affordable health insurance - never paying more than 5% of their total income on healthcare. Increasing Medicaid reimbursement rates will help provide financial stability to clinics and health centers across the state. By bringing our rate of uninsurance to one of the lowest in the country, it would mean far more of our patients have access to the care we know they need.

As the state legislature studies the Medicaid Forward proposal before the upcoming legislative session, they will undoubtedly consider a variety of details, cost analyses and other logistics. It's essential that as they do so, they keep in mind the big picture: expanding access through Medicaid Forward is the best way to get more New Mexicans to access affordable, high-quality healthcare. This, in turn, will help to retain physicians both in the state and in community health centers. When barriers to care are removed, healthcare providers can get back to doing the thing we love, focusing on good quality medical care for New Mexican families and communities.

-Dr. Jesse Barnes and Dr. Tasha Barnes,
family medicine physicians in Albuquerque

Why New Mexico Needs Medicaid Forward: A Healthcare Provider's Perspective

As published in the Silver City Daily Press on September 25, 2024

Since 2002, 192 rural hospitals across America have closed due to unstable reimbursements, threatening healthcare in these communities. In New Mexico, where 700,000 of our 2 million residents live in rural areas, we cannot afford to let this trend continue. As a resident and Certified Nurse-Midwife in Grant County, I urge our state leaders and the public to support Medicaid Forward, an initiative designed to make healthcare more affordable and accessible.

Imagine waking up at 2 AM with chest pain, only to find that the nearest hospital is 60 or 100 miles away. Or consider the fear of a pregnant wife facing a complication in the middle of the night. In rural areas like Grant County, where the nearest hospital is 60 miles away, a two-to-three-hour drive can mean the difference between life and death. Rural hospitals and Federally Qualified Health Centers (FQHCs) are essential lifelines for communities like mine.

The hospital in Grant County provides vital maternal and child services, but without these services, New Mexico risks losing mothers and babies. Our state's future depends on the health of young families, and we must act to preserve and improve healthcare access for all. Medicaid Forward offers a transformative solution, providing high-quality insurance coverage with premiums and out-of-pocket costs capped at 5% of household income.

Currently, New Mexicans spend over 10% of their salaries on employer-provided health insurance, not including out-of-pocket expenses. This is unsustainable. Medicaid Forward offers a smarter, more compassionate approach to addressing this crisis.

According to the Urban Institute, Medicaid Forward would reduce employer healthcare costs, allowing businesses to increase wages. Household spending on healthcare would decrease by 39%, while uncompensated hospital care costs would drop by over \$40 million. Additionally, increased federal funding would improve reimbursement rates for hospitals and providers, making it easier to recruit and retain healthcare professionals in rural areas.

We are at a critical moment in healthcare. Medicaid Forward has the potential to set a national precedent. Let's seize this opportunity to make New Mexico a model of healthcare innovation and accessibility. Support Medicaid Forward and help ensure all New Mexicans have access to affordable, quality healthcare.

-Gail Stamler, Certified Nurse Midwife in Grant County

Why New Mexico Needs Medicaid Forward: A Healthcare Provider's Perspective

Medicaid Forward is a Major Upgrade to a Trusted, Simpler System

"The times, they are a changin'." These iconic words, from the famous Bob Dylan song resonate as deeply today as they did in the 1960s. As a new federal administration prepares to take office, we face an uncertain future—one that requires us to be proactive and prepared, especially when it comes to healthcare.

As a healthcare provider, I have seen firsthand that New Mexicans need an affordable, accessible, and easy to navigate healthcare system now more than ever. Medicaid Forward is a financially solid path to provide high-quality care for our population, adequately support our medical, dental and behavioral health providers, and generate savings that can be invested into other healthcare improvements.

Medicaid Forward is a major upgrade to the current Medicaid system, making it accessible to all New Mexicans. With premiums based on income and capped at no more than 5% of annual income, this plan presents a monumental benefit for our families trying to make ends meet. While current Medicaid is not perfect, it's already a system that is highly valued in New Mexico. It is, appreciated by both patients and providers for being relatively easy to navigate compared to other plans, and it is widely accepted across NM.

Another strength of the existing Medicaid program is its simplicity. There are fewer paperwork requirements, reduced prior authorizations, and timely reimbursement for providers—all of which ease the administrative burden on healthcare professionals. This makes the system more sustainable, helping prevent provider burnout and reducing the risk of doctors and nurses leaving New Mexico or leaving the profession entirely.

But Medicaid Forward takes these benefits to the next level. By enhancing and opening up this successful system, we can offer health coverage to 6 in 10 uninsured New Mexicans. With household spending on healthcare decreasing by up to 37.9%, families will finally have the relief they need. Additionally, New Mexico will benefit from significant savings, as 70% of the cost of Medicaid Forward will be covered by the federal government.

We cannot afford to wait any longer. We need a healthcare system that to serves everyone—one that keeps providers in our state and attracts new ones to help meet demand. We need Medicaid Forward. This is our opportunity to improve the health and wellbeing of our communities, reduce the burden of medical costs on families, and strengthen thea healthcare infrastructure that so many New Mexicans rely on.

I urge our state legislators to prioritize the passage of Medicaid Forward in the upcoming session. The time to act is now. Our state's future depends on it.

-Dr. Caryn McHarney-Brown, family practitioner for 34 years

Why New Mexico Needs Medicaid Forward: A Business Owner's Perspective

As published in the Santa Fe New Mexican on December 14, 2024

As a business owner in New Mexico, I've seen firsthand how access to affordable, quality healthcare can affect not just the well-being of employees but the health of the business itself. For the last 25 years, I've led Ideum, a firm based here in New Mexico, and over that time, I've come to appreciate the unique beauty and diverse culture that make this state so special. But as much as I love living here, I've also witnessed the challenges that businesses face, especially in areas like healthcare. That's why I'm a strong supporter of Medicaid Forward – a bold proposal that stands to benefit every New Mexican, whether they are a business owner, a worker, or a family.

New Mexico's healthcare system has made great strides in recent years, but many gaps remain. More than 1 in 10 New Mexicans still lack health insurance, and the rising cost of coverage continues to put an enormous strain on businesses, particularly small businesses, which fuel our economy. At Ideum, we've always prioritized providing health insurance for our employees, but the ever-increasing premiums and high deductibles make it an ongoing challenge. It's a challenge that many businesses face – and it's one that holds back our economy as a whole.

Medicaid Forward would allow individuals whose incomes exceed the current Medicaid income eligibility limits to buy the same coverage on a sliding scale. There's a misconception that expanding healthcare coverage would be costly for the state. This couldn't be further from the truth. In fact, it's a win-win for our state. Expanding Medicaid would bring tens of millions of dollars in federal funding to New Mexico—funds that will directly support doctors, nurses, hospitals, and other vital healthcare infrastructure. According to the state's recent study, Medicaid Forward would address critical healthcare access needs and the state's revenue is projected to exceed the program's costs, resulting in a net financial gain for New Mexico.

This time of the year is when most businesses renew their health care plans. Nearly every year, our company sees double-digit increases and changes to plans and their coverage; this year is no exception. Medicaid Forward would help reduce healthcare costs for employers like me, making it easier to plan for the future and invest in our workforce. Expanding coverage and improving access to care can ease the strain on our healthcare system, lowering costs for everyone and creating a better environment for businesses to thrive. This, in turn, boosts our economy, attracting more investment, creating jobs, and supporting the growth of local businesses and entrepreneurship.

The time to act is now. Medicaid Forward has widespread public support, with three out of four New Mexicans in favor of expanding coverage. The debate shouldn't be about whether to do this but how to get it done. Whether large or small, every business in New Mexico will benefit from a healthier, more productive workforce.

I urge lawmakers to put aside partisanship and focus on what's best for New Mexico's future. Medicaid Forward is not just a policy; it's a pathway to a more prosperous New Mexico. Let's seize this opportunity to make healthcare accessible to all, strengthen our economy, and lead the nation in showing what's possible when we come together to solve real problems.

It's time for New Mexico to lead the way in healthcare reform. Let's make it happen.

-Jim Spadaccini, Founder and CEO of Ideum

Why New Mexico Needs Medicaid Forward: A Community Member's Perspective

Too Many Funerals, Too Little Care: Medicaid Forward Can Save Lives in NM

Shortly after I retired, I began to notice something unsettling: there seemed to be a funeral almost every day here in Anthony, NM. Why were so many people dying? I started asking others what was going on, and over and over, they told me it was lack of health care. Preventable illnesses and manageable chronic diseases, I discovered, were cutting people's lives short because they could not afford the care they needed. My neighbors did not have insurance, and they were dying because of it.

I knew in my heart that was not right. And I knew I had to do something about it. I became a promotor, sharing knowledge I'd learned about nutrition and diabetes. I went deep into the community, to where people live, work and go to church. I helped connect people with resources and care, taught them about healthy food choices, and emphasized the importance of seeing a doctor.

But over time, I realized that no matter how much information I shared or how many people I connected with healthcare providers, that alone wasn't enough. Without health insurance, even the best-informed person can't access life-saving care. Uninsured and underinsured New Mexicans, like the people I was trying to help in Anthony, often resort to the ER—a costly and inefficient way to get care, especially when they've missed out on preventive care or continuity of care.

Something must change. That's why I support Medicaid Forward, a movement to eliminate the Medicaid income limit and allow hard-working New Mexicans to pay affordable, sliding-scale rates for the same trusted, high-quality care that Medicaid has provided thousands of New Mexicans for years.

I have been lucky. Even though I am disabled from work-related injuries, I have always had insurance, and now I have Medicare. I've never had to worry about whether I could get the care I needed for myself and for my family. But I want that for everyone in New Mexico. No one should have to choose between their health and their livelihood.

Thanks to the leadership of our families, the Legislature and our Governor, we now have a chance to make healthcare more accessible to all. With Medicaid Forward, premiums and deductibles combined could not exceed 5% of an individual's income. This is a smart, cost-effective solution to a problem that is literally costing lives in my hometown.

In my community, people work hard every day, doing the right thing, taking care of one another, and supporting one another. The next time I go to a funeral, I want it to be a celebration of a life well-lived, filled with stories of love—not a reminder of how we failed to protect our people from preventable illness. I urge our legislators to join me in this work by supporting Medicaid Forward. Our communities are counting on us.

-Robert Lopez, retired *promotor* and Strong Families
Community Leader in Anthony, NM

Why New Mexico Needs Medicaid Forward: A Community Member's Perspective

Why Medicaid Forward is the Key to Health Justice for New Mexico

When I was a kid, my dad got sick. It may not sound like a big deal, but it changed the way I see the world. My dad, an immigrant from Mexico and a farm worker, developed a hernia from years of hard labor. We knew he needed surgery but had no health insurance and didn't know where to turn for help. We could only get medication from Mexico to manage his pain, but it was a temporary fix.

Eventually, when the hernia grew to the size of a softball and the pain became unbearable, he went to the hospital. After many discussions with hospital staff, he got the surgery, but we couldn't afford the cost. We had to sell his pickup truck—the only thing of value we owned—to cover the bill. Though he healed physically, he never recovered from the financial strain of paying for that essential surgery.

Even as a child, I knew something was wrong with this system. My dad and others in our community deserved better. Years later, after I got married, I had a similar experience when my appendix ruptured. This time, I had health insurance through my job, and I received immediate care with no questions asked. The bills would be paid, all because I had a health insurance card.

This is a national shame. In the U.S., getting healthcare often comes down to whether you can afford insurance premiums. That's not right. After retiring, I saw more seniors in my community of Sunland Park struggling to afford prescription drugs. I got angry and decided to do something about it.

As a community leader with Strong Families New Mexico, I travel to Santa Fe each year to talk with lawmakers about the struggles of people in our communities. While New Mexico has made strides to make healthcare more affordable, much more needs to be done. No one should have to sacrifice everything they have just to survive a medical emergency.

One policy that could make a difference is Medicaid Forward. This plan would allow people to pay affordable rates for the same trusted coverage that millions of Americans rely on. It makes sense for New Mexico and our future.

My dad worked hard every day and believed in earning a living, even if it meant going without. He, and the thousands of others like him in New Mexico, deserve the dignity of healthcare. Medicaid Forward will help more families finally get that dignity.

I call on our leaders to support Medicaid Forward to ensure that all New Mexicans have access to affordable, quality healthcare.

-Lorenzo Villescas, Strong Families Community Leader
in Anthony, NM

Why New Mexico Needs Medicaid Forward: A Community Member's Perspective

Bridging the Gap in Rural Health Care Access

As a resident of Toh-la-kia on the Navajo Nation, I understand the challenges of accessing healthcare in rural New Mexico. With limited resources, specialized care often requires long trips to Albuquerque or Farmington, where overnight stays are common due to a lack of accommodations. My father, a heavy equipment operator, had to travel to Albuquerque for X-rays and CT scans, resulting in a large bill we had to fight to get covered.

These difficulties are compounded when there's no doctor available to explain a diagnosis in an understandable way. When I was diagnosed with high blood pressure, I was given medication without explanation and had to turn to the internet to learn about my condition. For Diné speakers like me, this issue worsens when no providers speak our language.

Medicaid Forward could significantly improve healthcare access in rural communities like mine. This program would offer comprehensive coverage on a sliding scale, capped at 5% of income, making healthcare more affordable for hardworking New Mexicans.

Many of the hospitals in Gallup are understaffed and lack necessary services. I've had to travel to Farmington to see a mental health professional, but the experience often feels impersonal and superficial, compounded by the challenge of working with professionals unfamiliar with my culture and language.

Medicaid Forward could change this by incentivizing healthcare providers to work in rural areas through competitive reimbursement rates and supporting infrastructure improvements. This would allow rural clinics to offer more comprehensive care, so we wouldn't have to travel far for basic services.

When doctors work in your community, it fosters a stronger connection, making it easier to understand diagnoses, follow through on treatments, and feel empowered in healthcare decisions. This is especially crucial for elders who may struggle to navigate the healthcare system outside their community, leaving them vulnerable to misunderstandings about their medications or care.

New Mexico has the opportunity to lead the way in improving rural healthcare with Medicaid Forward. This program would provide better, more affordable healthcare options, helping families like mine overcome barriers to care. Everyone, no matter where they live, deserves to thrive and be healthy. Medicaid Forward brings us closer to that goal.

-Leroy Tso, Strong Families Community Leader
in Gallup, NM

Voices for Medicaid Forward:

Scan to hear community testimonials from across New Mexico

Lorenzo Villescás
Sunland Park, NM



Maria Acosta
Sunland Park, NM



Merline Gallegos
Las Cruces, NM



Juliana Hernández
Anthony, NM

