

# HEALTH INSURANCE COVERAGE LOSS:

## How Federal Changes are Straining the Entire System

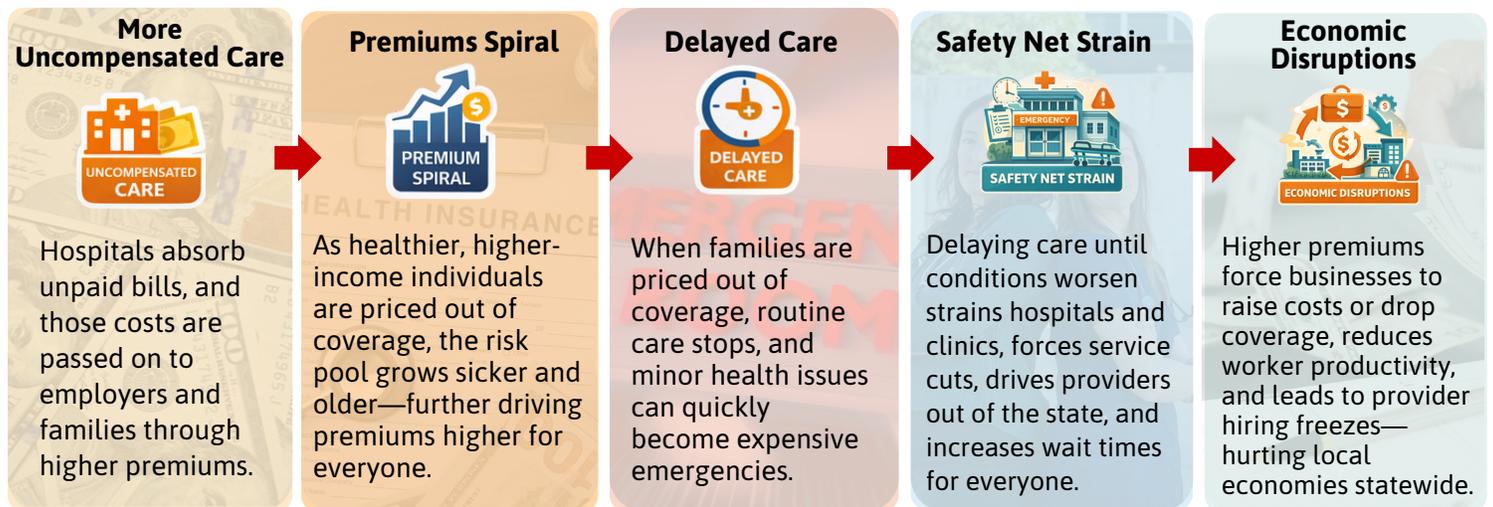
Changes to Medicaid and BeWell are underway. Each step increases the risk of families losing coverage—and the impact is already being felt across the state. Federal enhanced premium tax credits that made BeWell coverage affordable expired **December 31, 2025**. Additional federal policy changes are eliminating eligibility for some groups and adding administrative barriers for others—pushing tens of thousands of New Mexicans off coverage.

The result is more uninsured residents, higher costs, and growing strain across New Mexico’s healthcare system.

### WHO IS LOSING COVERAGE AND WHEN:

<b>2025</b>	<b>Medicaid cuts:</b>	 <ul style="list-style-type: none"> <li>Immigrants with DACA status lose Medicaid eligibility <b>September 30, 2025</b>.</li> </ul>
<b>2026</b>	<b>BeWell and Medicaid cuts:</b>	 <ul style="list-style-type: none"> <li>Marketplace enrollees between 138-400% FPL lose federal enhanced premium tax credits <b>January 2026</b>.</li> <li>Marketplace enrollees above 400% FPL lose protection that limits benchmark premiums to no more than 8.5% of household income <b>January 2026</b>.</li> <li>Humanitarian status immigrants below 100% FPL lose ALL federal premium subsidies <b>January 2026</b>.</li> <li>Humanitarian status immigrants below 138% FPL lose Medicaid eligibility <b>October 2026</b>.</li> </ul>
<b>2027</b>	<b>More BeWell and Medicaid cuts:</b>	 <ul style="list-style-type: none"> <li>Humanitarian status immigrants between 100-400% FPL lose ALL federal premium subsidies <b>January 2027</b>.</li> <li>Enrollees ages 18-50 subject to new work reporting requirements and more frequent renewals <b>January 2027</b>.</li> </ul>

### COMPOUNDING COVERAGE LOSSES STRAIN THE ENTIRE SYSTEM:



### THE EFFECTS RIPPLE THROUGH EVERY HOUSEHOLD AND COMMUNITY IN NM:

 Healthcare coverage loss doesn’t just affect individuals—it strains families, communities, and the state as a whole. **Immediate, robust, and sustained state investments are essential to protect families, keep care affordable, and safeguard the stability of New Mexico’s healthcare system in the face of shifting federal policies.**