Updated August 2026

KNOW YOUR RIGHTS

NM Together for Healthcare

How to get and keep healthcare coverage on BeWell

BeWell, New Mexico's health insurance marketplace, offers health plans and financial help based on your income. **Many people who qualify for help can get coverage for free or less than $50/month.**

How to apply and enroll

- Online at **BeWellNM.com**.
- By phone at the Customer Engagement Center at **833-862-3935 (TTY: 711)**
- At community organizations or clinics: **Free** certified assisters are available statewide to help you review options, apply for assistance and enroll in a plan that fits your healthcare needs and budget. Schedule an appointment at: **BeWellNM.com/appointment** or call **833-862-3935.**

Qualifying for coverage on BeWell

Scan here for more resources!

You may qualify for healthcare coverage on BeWell if you:

- Live in New Mexico
- Do not qualify for Medicaid or Medicare
- Are uninsured or have an employer insurance plan that is not "affordable"
- Are a U.S. citizen, national, or have an immigration status considered lawfully present

Know Your Rights: Immigration Status and BeWell Coverage

People who are lawfully present may be eligible to buy coverage on BeWell, but not everyone will qualify for financial help. Some immigration statuses no longer qualify for financial help from the federal government. However, the Health Care Authority may provide some financial help based on income.

DACA recipients are no longer eligible to purchase BeWell coverage. The state has set up a separate program to provide DACA recipients the ability to purchase a health insurance plan. For more information, visit **www.hca.nm.gov/daca-coverage.**

BeWell coverage does not automatically affect immigration status or trigger a public charge determination. Public charge only applies in certain immigration cases. For questions about your situation, consult a qualified immigration attorney.

Questions or need help? Contact 505-255-2840 or visit nmtogether4health.org.
Created in partnership with the New Mexico Center on Law and Poverty.

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NM TOGETHER for HEALTHCARE

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Information required to qualify for coverage on BeWell

Applicants may need to provide information or documents to show that they qualify for coverage. Physical documents are *only* required when information cannot be verified electronically and must be requested in writing by BeWell.

- **Identity:** Information about your personal and financial history that only you can answer can be used to verify your identity without documents. If this isn't possible, other documents can be provided.
- **State residency:** So long as you say you are a resident of New Mexico and intend to stay here or that you moved here for work, documentation is not required.
- **Proof of income:** If your income cannot be verified electronically, you will be asked for documents that show your income, like paychecks or an employer statement. If this is not possible, you can provide a sworn statement about your income.
- **SSNs and Immigration Status:** Social Security numbers and proof of citizenship/immigration status are *only* required for family members who will be getting coverage on BeWell. This information is <u>not required for any household members who are not applying for coverage.</u> If your status or U.S. citizenship cannot be verified electronically, you will need to turn in documents.

<u>You have 95 days to submit requested citizenship and immigration documents to complete the application.</u>

When you can enroll

- Open enrollment is the main time when most people can sign up for BeWell coverage. For coverage starting in 2027, **Open enrollment will run from November 1, 2026 to January 15, 2027.**
- **Native Americans** who are members of federally recognized tribes can enroll in coverage **any time of year.** Members can also change plans as often as once a month.
- People turning **26 years old** can enroll **60 days before or after their birthday** if they are aging out of a parent's health plan.
- People who have experienced a qualifying life event may be able to enroll during a **60-day special enrollment** period. **Qualifying life events include:**

Getting married or divorced

Having a baby or adopting a child

Moving to New Mexico

Change in household income

Losing employer coverage, Medicaid, COBRA, or aging out of parent's plan

Gaining citizenship or lawful presence in the United States

If you're not sure if you qualify for a special enrollment period, ***contact BeWell*** *to schedule a free appointment with a certified assister.*

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You may qualify for lower costs based on your income

Effective for 2026, you may qualify for lower-cost coverage through BeWell if your household income is at or below the amounts listed.

Household size & monthly income:	200% FPL	300% FPL	400% FPL*
1 person	$2,660	$3,990	$5,320
2 people	$3,607	$5,410	$7,213
3 people	$4,554	$6,830	$9,107
4 people	$5,500	$8,250	$11,000
5 people	$6,447	$9,670	$12,893
6 people	$7,394	$11,090	$14,787

*Due to Coverage Protection Programs implemented by the New Mexico Health Care Authority, households over 400% may also be eligible for discounts.

Plans for households with incomes below 200% FPL are free
Plans for Native Americans with incomes below 300% FPL are free
Native Americans in New Mexico who are members of a federally recognized tribe may qualify for lower cost plans and can utilize both coverage on BeWell and Indian or Tribal Health Service benefits.

Learn what financial assistance may be available to you on BeWellNM.com.

Keeping your coverage

- **Pay your monthly premium on time:** If you pay a monthly premium, it is due by the last day of each month (except for the very first one, which is due by the 23rd of the month).
- **How to pay:** You can pay online, by phone, by mail, or by setting up automatic recurring payments.
- **Report changes to your income:** Tell BeWell if your income goes down so you can potentially get lower-cost coverage.
- **Review your plan during open enrollment:** You can make changes to your coverage plan on BeWell during the open enrollment period. If you don't take any action during open enrollment, BeWell may automatically re-enroll you in your current plan. However, federal rules are changing how automatic re-enrollment will work in future years.

Scan here for more resources!

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