Updated September 2026

KNOW YOUR RIGHTS

NM Together for Healthcare

Healthcare Coverage for New Mexico's Immigrant Families

Immigration status can affect which health coverage programs a New Mexico resident can apply for, but options are available across a range of family circumstances. Eligibility also depends on income, age, pregnancy status, state residency, and access to other coverage.

IMPORTANT: A person may apply for coverage for eligible household members without applying for themselves. **People not seeking coverage generally do not need to provide a Social Security Number or immigration status information for the application.**

Below is a brief overview of the health coverage options that may be available, depending on your immigration status and circumstances. For more information about these programs and other health care rights, resources, and protections, visit nmtogether4health.org.

Medicaid

Medicaid provides comprehensive healthcare coverage to individuals with low incomes, including children, pregnant women, seniors, and people with disabilities. **Medicaid is available to certain lawfully present immigrants who meet the program's requirements, such as residency and income.**

Starting October 1, 2026, the federal government is limiting the types of lawfully present immigrants who can qualify for Medicaid. Medicaid eligibility is now limited to:

- Lawful permanent residents (Green card holders)
- Cuban/Haitian Entrants
- COFA (Compact of Free Association) Migrants
- Children under the age of 21 (who reside here lawfully)
- Pregnant individuals (who reside here lawfully)

Attention: If your immigration status is not one of the above and you are currently enrolled in Medicaid, the **New Mexico Health Care Authority (HCA) will contact you by mail and text message** to let you know that your coverage is ending. You should also receive information **about enrolling in coverage through New Mexico's health insurance exchange, BeWell.**

Keep your contact information up to date so you don't miss important notices about your coverage!

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NM TOGETHER for HEALTHCARE

BeWell

BeWell is New Mexico's health insurance marketplace. It offers private health insurance plans for individuals who are not eligible for Medicaid or Medicare and who do not have access to affordable employer-sponsored coverage.

Many lawfully present immigrant individuals and families can receive financial help, based on income, to lower the costs of coverage through BeWell.

You can only enroll in BeWell coverage during certain times of the year, unless you experience a life change, such as having a baby, getting married/divorced, or losing other insurance coverage.

Many New Mexicans qualify for plans that are less than $50/month.

Some even qualify for **$0 monthly insurance premiums.**

ATTENTION: Beginning **October 1, 2026, New Mexico is expanding BeWell financial assistance** to help maintain access to affordable coverage options for lawfully present immigrants losing Medicaid eligibility due to federal changes. This includes these immigration statuses:

- **Refugees**
- **Asylees**
- **Survivors of domestic violence or trafficking**
- **Humanitarian parolees**

These individuals should receive notice from HCA and BeWell letting you know how to enroll in BeWell coverage. **Apply as soon as possible to avoid gaps in insurance coverage during the rest of 2026.**

✓ **Enroll by October 15, 2026 to ensure you're automatically re-enrolled in January 1, 2027.**

✗ **If you don't enroll by October 15, 2026, your coverage will end in January, leaving less than two weeks to renew manually.**

DACA Coverage Program

Due to actions by the federal government, **DACA recipients can no longer purchase health coverage through BeWell.** DACA recipients are also not eligible for Medicaid. **New Mexico has created a coverage program that provides financial assistance to DACA recipients to purchase health insurance.**

To qualify for the DACA Coverage Program, a person must:

- Be a resident of New Mexico
- Be a DACA recipient
- Not be incarcerated
- Not have access to any other health insurance option, such as employer sponsored insurance
- Have a household income at or below 400% of the federal poverty level

Enrollment is limited. More details can be found at https://www.hca.nm.gov/daca-coverage/.

Emergency Medical Services for Non-Citizens (EMSNC)

EMSNC (Formerly called EMSA) is for immigrants who cannot get Medicaid due to their immigration status. EMSNC pays for emergency medical services, including labor and delivery.

If you answer yes to the following questions, you may qualify for EMSNC:

- Have you had emergency services in the last 90 days?
- Are you unable to qualify for Medicaid due to your immigration status?
- Do you live in New Mexico?

Submit a Medical Assistance application to the Income Support Division (ISD) within 90 days of your ervices.

Questions? Contact 505-255-2840 or visit nmtogether4health.org for more.
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NM center on law and poverty