

Medicaid Changes: What They Mean for Our Families & Communities

New Mexico Center on Law and Poverty

October 21, 2026

NM Together for Healthcare

New Mexico Center on Law and Poverty

We envision a New Mexico that is vibrant with opportunities, and where all people's human rights—including for food, housing, healthcare, a living wage, education, and equal access to justice—are met.

- **Impact Litigation**
- **Policy Advocacy**
- **Community Engagement & Education**



Who We Are

NM Together for Healthcare is 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.



Healthcare Basics

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Health Care Related Terms

Enrollment Assisters

A person who is trained and certified to help you understand your health insurance options, apply for coverage, and enroll in a health insurance plan.

Healthcare Coverage or Insurance Plan

Healthcare coverage plans or health insurance helps pay for doctor visits, medical tests, hospital stays, and prescription medications. You usually pay a monthly fee and may have to pay some costs when you get care.

Primary Care Provider/Physician (PCP) or Practitioner

A doctor or other licensed medical professional that you see for regular checkups, common illnesses, and your routine health needs.

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Healthcare Options in New Mexico

Medicaid

A government program that provides free health insurance to very specific groups of people.

BeWell

New Mexico's health insurance marketplace for those who can't get health insurance from a job, Medicaid or Medicare.

Employer Sponsored

Health coverage plans selected and provided to employees by an employer.

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BeWell Health Insurance Terms

Co-payment (co-pays)

A flat, fixed fee you pay for a specific covered service at the time you receive care.

Example
$15.00 for a doctor's office visit

Premium

The fixed monthly amount you pay your insurance company to keep your health coverage active.

Key Requirement
Paid monthly to maintain active coverage

Open Enrollment

A designated time each year when you can sign up for, change, or cancel your health insurance plan.

Enrollment Dates
November 1 – January 15

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October 2026 Medicaid Changes

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Effective Date

October 1, 2026

POLICY CHANGE

Loss of Medicaid Eligibility

Many lawfully present immigrants with humanitarian status lose Medicaid eligibility.

Children who are lawfully present or US citizens can qualify for Medicaid coverage even if their family members don't.

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Mixed Status Families

Application guidelines and privacy protections for mixed-status households

Applying on Behalf of Eligible Members

Immigrants who are not eligible for benefits **may apply on behalf** of household members who are citizens and eligible immigrants.

SSN & Document Exemption

Household members **not** seeking benefits for themselves **do NOT have to provide** a Social Security Number or immigration documents.



Immigrant Eligibility Changes

October 1, 2026

Some lawfully present immigrants who were eligible for Medicaid are no longer be covered.

Continuing Coverage

Only the following immigrants will **continue** to be covered:

- **Legal Permanent Residents** (Green Card holders)
- **Cuban/Haitian entrants**
- **COFA (Compact of Free Association) Migrants**
- **Lawfully residing children & pregnant women**

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Lawfully Residing Pregnant People & Youth Under 21

In New Mexico, any "lawfully residing" pregnant woman or child can get Medicaid with no waiting period, if they meet other program requirements.



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Immigrant Eligibility Changes

October 1, 2026

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Losing Eligibility

Immigration statuses that will no longer be eligible for Medicaid:

- Refugees and Asylees
- Victims of domestic violence or trafficking
- Humanitarian parolees
- And others.

Exception: **Emergency Medical Services for Non-Citizens**

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State-Funded Health Coverage for Immigrants

Using the Health Care Affordability Fund, the state will offer financial assistance to purchase BeWell coverage for lawfully present immigrants who lost Medicaid as of October 1, 2026.

Health Coverage Features

This new coverage will be through BeWell:

- **Same Insurance Company** (Molina, Blue Cross Blue Shield, etc.)
- **Same Doctors & Providers** (unless you change insurance companies)
- **$0 or Low Monthly Premiums** based on income for many families
- **Co-pays & Deductibles** required for BeWell plans
- **Essential Health Benefits** covered under ACA rules (some benefits may differ from Medicaid)

State-Funded Health Coverage for Immigrants

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Anticipated Enrollment & Timeline

1. Immediate Action

Enroll as soon as possible to avoid any gaps in coverage for 2026

2. By November 1

Enroll by November 1 to automatically be renewed for 2027 coverage

3. Open Enrollment

If you do not enroll by November 1, enrollment will be for BeWell's general Open Enrollment period (November 1 - January 15) for 2027 coverage

Other Programs that Help with Healthcare Costs

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Remember! There are other options for coverage for people who don't qualify for Medicaid or BeWell.



Clinics & Health Centers

Community health centers offer free or fees based on income for primary care, family planning, behavioral health, and immunizations.



Charity & County Care

Hospital **charity care** and **county indigent care** assistance programs can cover emergency & medically necessary care for people with low incomes.

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Charity Care Examples

UNM Hospital

UNM Care & Out-of-County Care cover costs for patients under 300% FPL.

- Must complete application process, including phone interview and document submission.
- Covers services 3 months retroactively and 1 year moving forward.
- Uninsured NM residents who don't qualify automatically receive a 45% self-pay discount.

Presbyterian

Sliding scale financial assistance at Presbyterian facilities:

- **No cost** for patients under 200% FPL
- **25% of cost** for patients 200-300% FPL
- **50% of cost** for patients 300-400% FPL
- Must complete an application online or in-person.

Immigration status is NOT used in determining eligibility.

Chronic Conditions & Special Health Needs



Children's Medical Services

Department of Health

Pays for and coordinates care for children with chronic conditions or special health care needs.

Immigration status is not a factor for eligibility.



NM Medical Insurance Pool

Offers insurance plans for people not eligible for not eligible for Medicaid or BeWell. There are discounts for people under 400% FPL.

Immigration status is not a factor for eligibility.

Note: Even with discounts, costs may be high.

Emergency Medical Services for Non-Citizens (EMSNC)

Emergency Services

Pays **only for emergency medical services** (including labor & delivery).

Eligibility Criteria

Available to anyone who doesn't qualify for Medicaid **due to immigration status**.

Must meet all other Medicaid criteria (state residency, income).

No Verification

There is a multi-step application process (with the state and hospital), but **there is no verification of immigration status required.**

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ONLY EMERGENCY & MEDICALLY NECESSARY CARE IS COVERED

Medical Debt Protections for Low-Income Patients

Hospitals and healthcare providers:

- **Can't** sue low-income patients.
- **Can't** send low-income patients to collections.

Household Size	"Low" Monthly Income (2x poverty line)
1	$2,660
2	$3,607
3	$4,553
4	$5,500

Patients need to submit a signed statement declaring their income to each provider or billing entity they owe.

Join us Tomorrow for Our Spanish Webinar!



Please share the invitation with your friends, family, and community networks.

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Find the webinar details and Zoom link here:

https://bit.ly/47zR1he

Training Part Two: Work Reporting, Renewals, & Retroactive Coverage Changes

Coming Soon!

Part 2 will cover changes beginning in January 2027, including:

- More frequent Medicaid renewals
- Limits on retroactive coverage and
- New work or activity requirements for some adults.

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Thank you!

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