

Seven Days Left to Take Advantage of Tax Season Special Enrollment Period

Eligible consumers have until April 30 to enroll in coverage

FOR IMMEDIATE RELEASE

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Albuquerque, NM – Uninsured tax filers in New Mexico who owe a fee on their 2014 taxes for not having minimum essential health coverage in 2014 have seven more days to take advantage of a Special Enrollment Period through beWellnm to enroll in health coverage for the remainder of 2015.

"We understand that this is the first tax filing season where New Mexicans may have to pay a fee or claim an exemption for not having health insurance coverage," said Amy Dowd, beWellnm's CEO. "This special enrollment period will allow those individuals that were unaware of the penalty to enroll in affordable coverage through beWellnm."

In order to take advantage of this Special Enrollment Period, New Mexicans must meet all of the following requirements:

- They did not know that the health care law required them and their household to have health coverage, or they didn't understand how that requirement would affect their family.
- They owe a fee for not having minimum essential coverage for one or more months in 2014;
- They are not already enrolled in minimum essential coverage for 2015.

For New Mexicans who are required to file taxes, the fee for not having minimum essential coverage in 2014 was 1 percent of household income or \$95 per person, whichever is greater. This fee will increase in 2015 to 2 percent of household income or \$325 per person, whichever is greater. The fee is pro-rated based on how many months a person is uninsured. If an individual who would otherwise have to pay a fee enrolls in coverage for the remainder of 2015, they will pay the fee only for the months they were uninsured.

New Mexicans should also be aware of the following:

1. **Act now to avoid owing the full fee next year.** This Special Enrollment Period is only open until April 30, 2015. Consumers who don't have minimum essential coverage for the remainder of 2015 risk owing the fee for whatever portion of the year they don't have coverage.
2. **Plans might be more affordable than you think.** 76 percent of New Mexicans qualify for financial assistance. Eight out of 10 people can find minimum essential coverage for \$100 or less a month with tax credits through beWellnm.
3. **You benefit from increased competition and choice.** Compared to last year, there are more coverage options available to choose from. beWellnm has five insurance carriers and consumers have an average of 36 plans available.

4. **More information and help is available.** Through beWellnm, consumers can find free help online through our locator tool (www.beWellnm.com/were-here-to-help/) or by phone (1-855-996-6449) to begin the application process for coverage during this Special Enrollment Period.
5. **You may qualify for Special Enrollment.** Throughout the year, Special Enrollment is also available to New Mexicans with qualifying life events, to members of federally recognized tribes and to those who qualify for Medicaid/CHIP. Learn more here: <http://www.bewellnm.com/special-enrollment/>.

For New Mexicans that have questions about their taxes, need to download forms, or want to learn more about the fee for not having insurance, they can find information and resources at www.HealthCare.gov/Taxes or www.IRS.gov. Consumers can also call the Marketplace Call Center at 1-800-318-2596. Consumers who need assistance filing their taxes can visit IRS.gov/VITA or IRS.gov/freefile.

About New Mexico Health Insurance Exchange

New Mexico Health Insurance Exchange (NMHIX) was created to help individuals and small businesses get access to affordable health insurance plans. NMHIX helps consumers compare health insurance plans and choose the plan that works best for their health needs and budget. NMHIX also helps individuals determine whether they are eligible for premium assistance and if so, at what level. Through SHOP, small businesses are able to purchase competitively priced health insurance plans and offer their employees the ability to choose from an array of plans. Health Care Guides and insurance brokers/agents are available throughout the state to help with signing up for NMHIX coverage.

For more information on New Mexico Health Insurance Exchange, please visit www.beWellnm.com or www.NMHIX.com, call 1-855-99NMHIX (1-855-996-6449) or text beWellnm to 311411.

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