



Medicaid Unwinding Campaign Stakeholder Toolkit

April 2023

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How to engage with beWellnm

BeWellnm has several options to help connect you to coverage.

We are proud to offer a range of services to ensure that our clients receive the best possible care. Our 2023 Quality Health Plan Providers include some of the most trusted names in healthcare, such as BCBS of NM, Presbyterian Health Plan, Inc., Molina Health Care, Ambetter from Western Sky Community Care, and Best Life. We understand that finding the right healthcare plan can be daunting, which is why we offer a variety of resources to help you make informed decisions. Our Shop and Compare Plans Tool allows you to explore different marketplace coverage options and premium tax credits (if you qualify for them), while our Certified Assister Scheduling Tool connects you with trained professionals who can help guide you through the process.

Ready to Shop for Marketplace coverage?

BeWellnm Shop and Compare Plans Tool:

https://getcovered.bewellnm.com/individual/

Need Help Choosing a HealthCare Plan?

BeWellnm Certified Assister Scheduling Tool:

https://www.bewellnm.com/certified-assister/

Contact our call center at 833-TOBEWELL

Communication Goals

The unwinding of the federal Medicaid continuous coverage program requires a coordinated, phased communications plan to reach communities with messages across multiple channels using trusted messengers. The beWellnm communication plan is designed to meet the following goals to help support continuity of care for New Mexicans.

Raise awareness – Raise awareness among community partners that beWellnm is New Mexico's official health insurance marketplace and is consumers' primary source to find health insurance.

Educate - Educate community partners of the benefits of working with beWellnm to maintain coverage.

Engage – Engage community partners with communications tools necessary for reaching consumers.

Inform - Provide consumers with the information they need to continue their health insurance coverage.

Provide consistency – Create a consistent voice across community partners.

Communications Objectives

- To reach as many New Mexico beneficiaries, statewide, with consistent and accurate information to help the understand what they need to do to continue their health insurance coverage.
- To motivate all beneficiaries to contact a beWellnm assistor to get the help they need to find the right health insurance coverage for them and their budget.
- To enroll a maximum number of beneficiaries in health insurance plans that meet their needs and fit their budget.

Communications Strategies

- Leverage the direct contact and geographicspecific data provided by HSD to target communications efforts to specific households in specific counties and communities who have the highest likelihood of being dropped from Medicaid due to the Public Health Emergency ending;
- 2) Develop dedicated messaging to clearly communicate the opportunity to enroll for affordable health insurance:
- Deploy the messaging via a statewide media mix that includes direct communication supported by broader media tactics;
- Track direct marketing tactics and monitor real-time enrollment to create greater efficiencies as the campaign progresses;
- 5) Support other outreach efforts by providing needed tools, collaterals, etc;
- 6) Develop helpful website messaging and resources

Key Messages

Health insurance can be very confusing. BeWellnm has developed key messages as part of our communications plan that can be used by stakeholders to engage, motivate and drive consumers to beWellnm. Key messages will be presented in very direct and straightforward manner.

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- Start planning now to keep your health insurance coverage.
- You have 60 days to enroll from the date you come to beWellnm and establish your eligibility for beWellnm programs and benefits, as long as you were part of the Medicaid Unwinding.
- BeWellnm can help you find health insurance for as little as \$10 per month or 33¢ per day.
- Some New Mexicans will find \$0 health insurance.
- BeWellnm is the only place that offers financial assistance to help New Mexicans pay for health insurance.
- Health insurance coverage through beWellnm is provided by providers consumers trust like Best Life, Blue Cross Blue Shield of New Mexico, Molina Healthcare, Presbyterian Health Plan and Western Sky Community Care.

- Health insurance covers doctor visits, prescriptions, urgent care visits and so much more to keep you and your family healthy.
- BeWellnm makes finding the right health insurance plan easy and our assistance is absolutely free.
- Visit beWellnm.com/StayCovered to schedule a free appointment.
- Call 1-833-862-3935 to speak with a friendly and knowledgeable beWellnnm enrollment counselor.
- You need to act soon to avoid a gap in your coverage

Medicaid Unwinding Talking Points for Community Partners

- Medicaid is a program that helps people who cannot afford health insurance. More people became eligible for and enrolled in Medicaid during the COVID-19 pandemic.
- The Public Health Emergency (PHE) allowed people on Medicaid to continue receiving healthcare without having to renew or redetermine their eligibility. Provisions of the PHE also prohibited state Medicaid agencies from closing Medicaid eligibility. This is called the Medicaid Continuous Coverage Requirement.
- The Medicaid Continuous Coverage
 Requirement ended, which means that people
 on Medicaid need to renew their eligibility for
 healthcare coverage.
- This is called the Medicaid Unwinding, and it will happen in New Mexico starting from May 1, 2023.
- As many as 30,000 people might lose their
 Medicaid coverage each month during the first three months of the transition.
- HSD will send letters in a turquoise envelope to people telling them when they need to renew their eligibility for Medicaid coverage. Those who opted for electronic communications will receive a renewal notification via text or email.
- There are other options for people who lose their Medicaid coverage, such as getting insurance through their employer or beWellnm, New Mexico's Health Insurance Marketplace.

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- BeWellnm will offer Medicaid Transition
 Premium Relief, a program under the Health
 Care Affordability Fund (HCAF). Individuals
 and families will qualify if:
 - they no longer qualify for Medicaid,
 - qualify for the federal premium tax credit through beWellnm, and
 - have income at or below 400% of the Federal Poverty Level (FPL).

This program covers the first month premium (after other credits are accepted and applied) when you enroll in a health plan through beWellnm, ensuring continuity of coverage.

- BeWellnm will provide information to people who are no longer eligible for Medicaid and help them enroll in coverage through the Marketplace.
- Use your Renew NM Partner Toolkit to distribute HSD-approved communications to Medicaid customers about how to renew:
 - Update your contact information on yes.state.nm.us or by calling 1-800-283-4465.
 - Check your mail for renewal notices from the New Mexico Human Services
 Department.
 - Complete your renewal application by signing in at <u>yes.state.nm.us</u> or by calling 1-800-283-4465.

Medicaid Unwinding FAOs for Community Partners

O: What is the Public Health Emergency?

A: The Public Health Emergency (PHE) was declared on January 31, 2020 by the Secretary of the U.S. Department of Health and Human Services in response to the COVID-19 pandemic.

Q: What is the Medicaid Continuous Coverage Requirement?

A: The Medicaid Continuous Coverage Requirement means that individuals on Medicaid will not lose their eligibility for Medicaid through the New Mexico Human Services Department (HSD) during the PHE.

Q: Why is the Medicaid Unwinding happening?

A: The Medicaid Unwinding is happening because Congress passed a spending bill in December of 2022 that set an end date for the Medicaid Continuous Coverage Requirement and separated it from the PHE.

O: What is the Medicaid Unwinding?

A: The Medicaid Unwinding is when the state of New Mexico will again require individuals to renew their Medicaid coverage. Individuals with incomes above the Medicaid eligibility thresholds will likely lose their Medicaid coverage. For people who enrolled in Medicaid during the COVID-19 pandemic, this may be their first renewal process. Approximately 110,000 New Mexicans may no longer be financially eligible for Medicaid.

Q: How many New Mexicans will be impacted by Medicaid Unwinding?

A: Approximately 900,000 people in New Mexico will need to recertify their eligibility for Medicaid when they get a notice from HSD.

O: When will New Mexicans receive notification about renewing their Medicaid coverage?

A: HSD began the process of notifying people who need to renew their Medicaid coverage on March 15th. HSD will send letters in a turquoise envelope to people telling them when they need to renew their eligibility for Medicaid coverage. Those who opted for electronic communications will receive a renewal notification via text or email.

O: What happens after the Medicaid Unwinding?

A: After the Medicaid Unwinding, HSD has up to 12 months to complete the Unwinding, but they will prioritize redeterminations in the first three months for enrollees who they believe are no longer financially eligible. As many as 30,000 individuals may be terminated per month in the first three months of the transition.

Q: Where will people go if they lose their Medicaid coverage?

A: People who lose their Medicaid coverage may still be eligible for other forms of health coverage, such as employer-sponsored coverage or affordable health plans through beWellnm.

Q: What actions will be taken by HSD and beWellnm during the Medicaid Unwinding?

A: HSD will provide information to beWellnm for individuals who have been determined ineligible for Medicaid upon recertification through an account transfer (AT) file.

Q: How will Medicaid recipients know they may be eligible for coverage through beWellnm?

A: Medicaid recipients will receive a Notice of Case Action from HSD that contains information that they may be eligible to enroll in coverage through beWellnm. BeWellnm will send a notice to assist individuals with applying for coverage at beWellnm.

O: Will beWellnm request consumers to prove loss of Medicaid in order to receive a Special Enrollment Period (SEP) for the Medicaid Unwinding?

A: Sometimes. Most of the time beWellnm will not require consumers to provide a document to prove they lost their Medicaid coverage. There may be circumstances where a document is required if beWellnm has not received information from HSD.

O: Does the consumer only have 60 days from the date they lose their Medicaid coverage to enroll in coverage through beWellnm, as is true for regular SEPs?

A: No, the 60-day window starts from the day the person applies and is eligible for health coverage through beWellnm, provided they were part of the Medicaid Unwinding.

O: What is Medicaid Transition Premium Relief?

A: Medicaid Transition Premium Relief is a program under the Health Care Affordability Fund (HCAF) that provides one month of premium for individuals and families who no longer qualify for Medicaid after the Medicaid Unwinding, qualify for the federal Premium Tax Credit (PTC) through beWellnm, and are at or under 400% of the Federal Poverty Level (FPL).

O: Do consumers already enrolled in a beWellnm program qualify for Medicaid Transition Premium Relief?

A: Sometimes. For tax household members of those who recently lost Medicaid to take advantage of Medicaid Transition Premium Relief, they must be in the same beWellnm shopping group.

O: What if an individual loses their Medicaid coverage and did not receive a notice regarding applying for coverage through beWellnm?

A: They can reach out to the beWellnm Customer Engagement Center at 1-833-862-3935. They can also schedule a free appointment with a friendly and knowledgeable Certified Assister in-person or virtually by visiting beWellnm.com/staycovered

Figure 1: New Mexico's Medicaid Transition Premium Relief Program Frequently Asked Questions v1.2

New Mexico's Medicaid Transition Premium Relief Program FAOs

To help New Mexicans who no longer qualify for Medicaid and can't get coverage through an employer or other public insurance programs, the New Mexico Office of Superintendent of Insurance (OSI) and beWellnm are partnering to cover the first month's premium for most people who qualify for beWellnm. The Medicaid Transition Premium Relief Program is funded by the State of New Mexico in order to minimize gaps in coverage and care. This document may be updated periodically to respond to additional questions received by OSI. You can submit questions to Christina. Robinson@osi.nm.gov.

O: Who qualifies for Medicaid Transition Premium Relief?

A: Individuals and families likely qualify for Medicaid Transition Premium Relief if they:

- 1) lose their eligibility for full coverage Medicaid;
- qualify for financial assistance on beWellnm.com; and
- 3) expect to make less than the amount in the table below in 2023 based on their household size.

| Family Size | You may qualify if you expect to make less than: |
|-------------|--|
| 1 | \$ 54,360 |
| 2 | \$73,240 |
| 3 | \$ 92,120 |
| 4 | \$111,000 |
| 5 | \$129,880 |
| 6 | \$148,760 |
| 7 | \$167,640 |
| 8 | \$186,520 |

Q: What does the program do?

A: New Mexico's Medicaid Transition Premium Relief Program pays the first month's health insurance premium for qualifying individuals and families on beWellnm.com. The state's payment made on behalf of the consumer will activate coverage. If you qualify, on your first invoice you will see that your first month's premium has been covered.

O: What is beWellnm?

A: BeWellnm is New Mexico's official Health
Insurance Marketplace. It is the only place where
consumers can qualify for both federal and state
financial assistance. For most enrollees, beWellnm
offers major discounts on monthly premiums as well
as out-of-pocket costs when you use services.
Financial assistance is usually available for people
who don't get coverage through an employer or a
public program like Medicaid or Medicare. You may
sometimes hear people call beWellnm "the
Marketplace" or "the Exchange."

O: How do I find out if I qualify for one month of coverage with no premium on beWellnm?

A: OSI recommends seeking assistance from a beWellnm Certified Assister who can walk you through the application. Click here to set up an appointment or call 833-862-3935.

If you would rather apply on your own through beWellnm.com, you will likely qualify for Medicaid Transition Premium Relief if you recently lost Medicaid and are determined eligible for New Mexico Premium Assistance. You should be notified that you will be eligible for the benefit when you select a health plan. Note: the Medicaid Transition Premium Relief payment will reflect in your account 24 to 48 hours after enrolling. It will also appear on your first invoice. You can also use beWellnm's Shop and Compare tool to see how much you may be able to save during a typical month.

Q: I am about to lose my Medicaid coverage. When can I enroll in coverage on beWellnm?

A: You can sign up for a plan through beWellnm anytime during the two months before your Medicaid coverage ends. Your beWellnm plan can start right after your Medicaid coverage ends so that you don't have a gap in coverage.

Q: I just found out I lost my Medicaid coverage. Can I still enroll in coverage on beWellnm?

A: Yes! People who are moving from Medicaid to a beWellnm health plan can sign up at any time during 2023. You will have 60 days from the date you submit your application to complete your enrollment. To avoid expensive medical bills, you should sign up as soon as possible.

O: I went to the doctor/hospital and didn't realize my Medicaid had expired. Will a beWellnm plan cover the cost of my doctor's visit?

A: You may be able to get the visit covered if you enroll during the month that the expense occurred. When you fill out your application, you will need to select the plan "start date" for the current month (not the following month).

Example: Estrella moved and forgot to let the New Mexico Human Services Department know that her address changed, so she did not receive a notification that she no longer qualifies for Medicaid. She went to the emergency room on June 15th and found out that she no longer had Medicaid coverage as of May 31st. The next day she made an appointment with a beWellnm assister and applied for coverage to start on June 1st. Her June premium gets covered by the Medicaid Transition Relief Program and her emergency room visit from June 15th is also covered.

Q: What steps can I take to make sure I don't have a gap in coverage after I become ineligible for Medicaid?

A: As soon as you know you will become ineligible for Medicaid, reach out to a beWellnm Certified Assister or start your application on beWellnm.com. Once you have spoken with an assister or reviewed plans yourself, you can apply for coverage and enroll in a plan that starts right after your Medicaid coverage ends. If you want to window shop before you start your application, you can use beWellnm's Shop and Compare tool.

O: My spouse and I are currently enrolled in a beWellnm plan and my kids are enrolled in Medicaid. My kids are no longer eligible for Medicaid and we need to enroll them in a beWellnm plan soon. Will Medicaid Transition Premium Relief only apply to my children's coverage or will it apply to my full family premium?

A: As long as every member of your household is enrolled in the same plan, the Medicaid Transition Premium Relief will cover the premium for your whole family. If you enroll your kids in a different plan than the one you and your spouse are enrolled in, the relief will only apply to that plan.

Example: Joe and his wife Sara have had health care coverage on beWellnm for the last six months, while their two children have been on Medicaid. Sara recently received a raise at work, and now her children no longer qualify for Medicaid, so she enrolls her kids into her and Joe's beWellnm plan. During the first month that her kids are enrolled on beWellnm, the entire family's premium will be covered by the Medicaid Transition Premium Relief Program.

Q: Does the program apply to dental plans, too?

A: The Medicaid Transition Premium Relief will only be applied to premiums for health insurance. It will not be applied to your dental premium. If you have a dental plan, be sure to pay your premium to start your health and dental coverage.

O: Will my coverage for the first month really be 'free'?

A: Yes, for most people who qualify, the program will pay your premium for the first month, after tax credits and subsidies applied. However, if you elect not to take all of your Advance Payments of the Premium Tax Credit (APTC) or your health plan includes benefits that are not considered essential health benefits, the Medicaid Transition Premium Relief may not cover the entire cost.

O: I qualified for the Medicaid Transition Relief Program, why do I still owe something for the first month?

A: Most people who qualify the program will have one month of free coverage. However, if you elected not to take all of your APTC or your health plan includes benefits that are not considered essential health benefits, the Medicaid Transition Premium Relief may not cover the entire cost.

Communications Plan

In addition to earned media, the statewide communications plan will leverage direct contact data from HSD to allow us to directly reach those individuals who potential will no longer qualify for Medicaid coverage. The plan includes the layered media tactics below using a drip strategy to qualify individuals and communicate with them according actions taken or not taken throughout the process. We will also support the direct marketing initiatives with mass comm tactics to reach those people who could personally influence members of our target audience.

- Press Release
- Robo Calls from a 505 number
- SMS Texting (Series)
- Email Blasts (Series)
- Direct Mail (Series)
- Online Display Advertising
- Online Video Advertising
- Collateral
- Social Media
- Radio

Press Release

To download the press release: https://beWellnm.com/StayCovered (scroll down to "Medicaid Unwinding Stakeholder Toolkit").



FOR IMMEDIATE RELEASE

Contact: Alex Sanchez, Director of Communications, (505) 537-2720, asanchez@nmhix.com

Transitioning to Insurance is a Must for New Mexicans Coming Off Medicaid

BeWellnm offers affordable plans with subsidy options

Albuquerque, N.M. (March 30, 2023) – Tens of thousands of New Mexicans who were automatically renewed for Medicaid during the COVID-19 Public Health Emergency will need to transition their healthcare coverage, some starting as soon as April. For those New Mexicans who no longer qualify for Medicaid or have access to other health insurance, beWellnm can provide low-cost or no-cost health coverage options. While many may have access to employee sponsored health insurance, it's critical for those who are coming off Medicaid to explore beWellnm.com to shop and compare health plans. They could receive low monthly payments, reduced co-pays, and lower deductibles on beWellnm.com.

BeWellnm will also be covering the first month's premium for most transitioning to private insurance.

BeWellnm is New Mexico's official health insurance exchange and its services are completely free. Customers can schedule an online or in-person visit through the website bewellnm.com.

"We encourage all New Mexicans who will be losing their Medicaid insurance to contact us to see if they qualify for low-cost or no-cost health insurance because being insured can save them thousands of dollars in the event of an emergency or serious diagnosis," said Bruce Gilbert, CEO for beWellnm. "In fact, beWellnm is so committed to improving the health of New Mexicans, those being released from Medicaid may qualify to have their first month's premium paid by us. That means they would owe nothing for the first month! Residents should act quicky though to ensure there is not a gap in their coverage."

BeWellnm.com offers dozens of plan options across multiple participating providers, including dental insurance. All plans cover the 10 essential benefits such as doctor visits, hospital stays, maternity care, emergency room care, prescriptions, and more. Federal law and regulations provide protections against preexisting condition exclusions in health insurance coverage.

Customers can reach the beWellnm online by visiting beWellnm.com or by making an appointment with a certified assister to discuss healthcare options and plan benefits. They can also check for subsidy qualifications and help consumers find coverage that fits their needs and budget. They can also call our dedicate call center at (833) 862-3935.

About beWellnm, New Mexico's Health Insurance Exchange

BeWellnm was created to help individuals and small businesses get access to affordable health insurance plans. BeWellnm helps consumers compare health insurance plans and choose the plan that works best for their health needs and budget. BeWellnm also helps individuals determine whether they are eligible for premium assistance and if so, at what level. Through beWellnm for Small Business, small businesses are able to purchase competitively priced health insurance plans and offer their employees the ability to choose from an array of plans. Enrollment Counselors and insurance agents are available throughout the state to help with signing up for health insurance.

To find more information on beWellnm, New Mexico's Health Insurance Exchange, visit www.beWellnm.com or call us at 1-833-ToBeWell (1-833-862-3935).

SMS Text

Text #1: To be sent to entire target audience.

Hi, it's Mia from beWellnm. Replace your Medicaid coverage for as low as \$10/mo. Talk to an expert. Visit beWellnm.com/StayCovered or call 1-833-862-3935.

Text #2: To be sent to audience segment identified as having taken some action.

Hi, it's Mia from beWellnm. I saw you looked at insurance options. Got questions? Call 1-833-862-3935 or visit beWellnm.com to make an appt with an expert. Reply 'X' to stop msgs.

Text #3: To be sent to audience segment identified as having created an account but did not enroll.

Hi, it's Mia from beWellnm. You're so close to low-cost health insurance! Use Log back in to your account at beWellnm.com to shop plans right from your couch. Reply 'X' to stop msgs.

Text #4: To be sent to those who remain unenrolled.

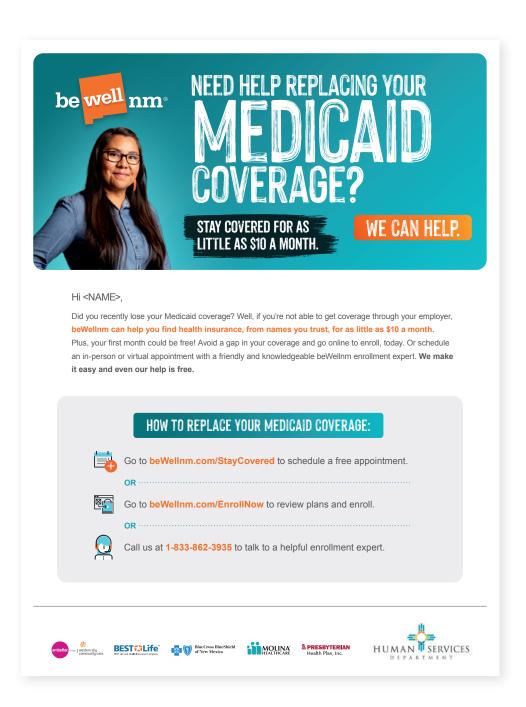
Hi, it's Mia at beWellnm. Don't go w/o health insurance! We can help U get low-cost coverage. Visit beWellnm.com or call 833-862-3935 to talk to an expert. Reply 'X' to stop msgs.

Text #5: To be sent to those who have indicated they prefer to be addressed in Spanish.

Hi, it's Mia from beWellnm. Replace your Medicaid coverage for as low as \$10/mo. Talk to an expert. Visit beWellnm.com/StayCovered or call 1-833-862-3935.

Email Blast 1

To be sent to entire target audience.



Email Blast 2A

To be sent to audience segment identified as having taken some action.



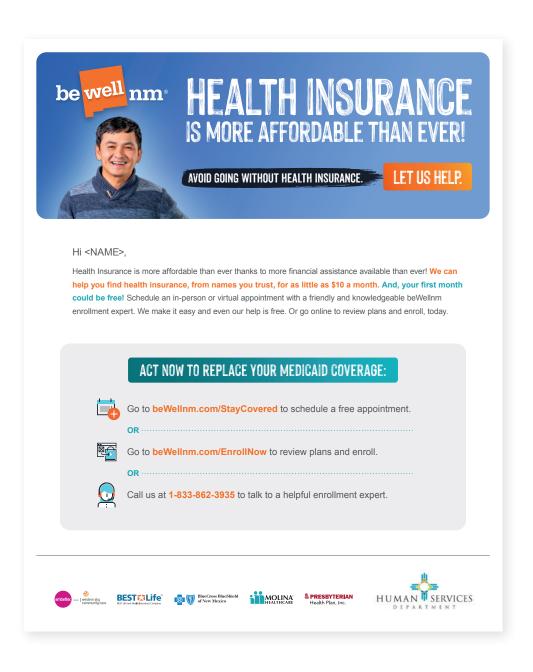
Email Blast 2B

To be sent to audience segment identified as having taken no action to-date.



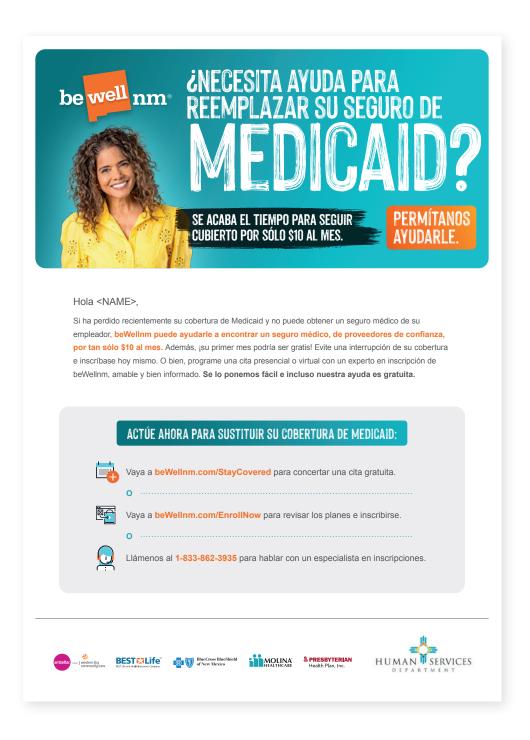
Email Blast 3

To be sent those who remain unenrolled.



Email Blast 4

To be sent to those who have indicated they prefer to be addressed in Spanish.



Direct Mail 1

To be sent to entire target audience.

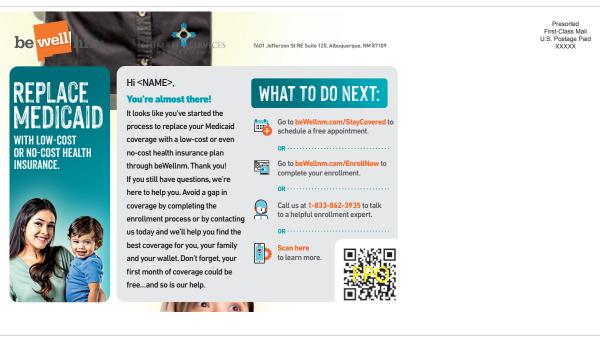




Direct Mail 2A

To be sent audience segment identified as having taken some action.





Direct Mail 2B

To be sent to audience segment identified as having taken no action to-date.





Direct Mail 3

To be sent to those who remain unenrolled.





Poster

To download the poster: https://beWellnm.com/StayCovered (scroll down to "Medicaid Unwinding Stakeholder Toolkit").





Flyer

Available in English, Spanish, Arabic, Chinese, Dari, Swahili and Vietnamese.

To download the flyer in these languages: https://beWellnm.com/StayCovered (scroll down to "Medicaid Unwinding Stakeholder Toolkit").



Rack Card

Available in English and Spanish.

To download the rack card: https://beWellnm.com/StayCovered (scroll down to "Medicaid Unwinding Stakeholder Toolkit").



Enrollment Event Flyer Word Doc Template

Available in English and Spanish.

To download the enrollment event flyer word doc template: https://beWellnm.com/StayCovered (scroll down to "Medicaid Unwinding Stakeholder Toolkit").



Online Display Advertising

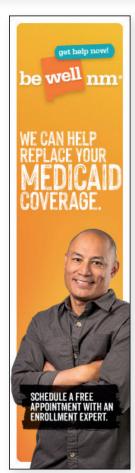
To download the online display ads: https://beWellnm.com/StayCovered (scroll down to "Medicaid Unwinding Stakeholder Toolkit").

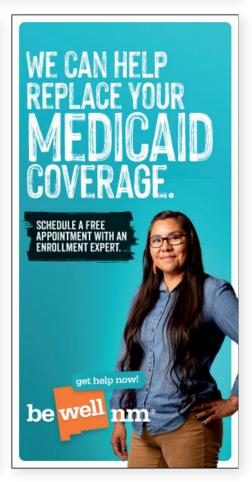












OUR HELP IS FREE. be well nm

Online Video Advertising

To download the video: https://beWellnm.com/StayCovered (scroll down to "Medicaid Unwinding Stakeholder Toolkit").







Newsletter

To download newsletter: https://beWellnm.com/StayCovered (scroll down to "Medicaid Unwinding Stakeholder Toolkit").

"Medicaid Unwinding in New Mexico: What You Need to Know to Keep Your Coverage"

The U.S. Department of Health and Human Services declared a Public Health Emergency on January 31, 2020, in response to the pandemic. This has led to several changes in healthcare policies, including the implementation of the Medicaid Continuous Enrollment program.

Under this program, people on Medicaid did not need to renew their eligibility or prove they still qualified to receive benefits. However, due to new federal laws, this program ended on March 31, 2023. As a result, approximately 900,000 people in New Mexico will need to renew their eligibility for Medicaid when they receive a notice from the New Mexico Human Services Department (HSD). Failure to do so may result in the loss of their benefits.

HSD began the process of notifying people who need to renew their Medicaid coverage on March 15th. Individuals who chose electronic communication will receive a text or email reminding them to renew, while others will receive a turquoise envelope in the mail with renewal information.

It is important New Mexicans stay informed

on the latest updates regarding the Medicaid unwinding. If you or someone you know is covered under Medicaid, it is crucial to take the following steps to maintaining their Medicaid coverage:

- Update your contact information Go to yes.state.nm.us and update your contact information in the chat or call 1-800-283-4465.
- Check your mail The New Mexico Human Services Department will send renewal notices in a turquoise envelope with instructions on how to renew.
- Complete your Renewal Application when notified, sign in at yes.state.nm.us and click Renew My Benefits, or call 1-800-283-4465.

If you are no longer eligible for Medicaid, you may still have low – or-no -cost health coverage options through beWellnm. Schedule a FREE apportionment with a Certified Assister. For more information, visit beWellnm.com/staycovered.

Radio

Available in English and Spanish.

To download the radio spots: https://beWellnm.com/StayCovered (scroll down to "Medicaid Unwinding Stakeholder Toolkit").



"We're here to help (Eng) R30"



"We're here to help (Sp) R30"

Logo Files

Logos available in .eps, .jpg and .png formats.

To download the logo files: https://beWellnm.com/StayCovered (scroll down to "Medicaid Unwinding Stakeholder Toolkit").



