



2026 Letter to Issuers

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BeWell, New Mexico’s Health Insurance Marketplace, in collaboration with the New Mexico Office of Superintendent of Insurance (OSI), is releasing this 2026 Letter to Issuers intending to participate in New Mexico’s state-based exchange for Plan Year (PY) 2026.

This letter provides operational and technical guidance for PY2026 for issuers seeking to offer qualified health plans (QHPs), including stand-alone dental plans (SADPs), on the marketplace (“BeWell Platform”).¹ It is issued alongside guidance provided by CMS and OSI to ensure compliance with the New Mexico Administrative Code (NMAC), the NM Insurance Code (§59A-1-1 et seq NMSA 1978) and the Code of Federal Regulations (CFR) (45 CFR 155 subpart K).

Questions or comments about this letter may be sent to plan.management@nmhix.com. Please organize your questions by Section and include “Comments on Draft Letter to Issuers” in the subject line.

A summary of revisions to this guidance is provided in the following table.

Revision History

Date	Section	Sub Section	Description of Revision
04/30			Initial Draft Issued

¹ The BeWell Platform is the information technology system to provide exchange functionality for consumer application and eligibility determination; QHP/SADP shopping and enrollment.

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Section 1: Certification Process for Qualified Health Plans and Stand-alone Dental Plans

This section provides an overview of the final QHP certification process with BeWell, after rate and benefit approval by OSI. Additional information and instructions about the process for issuers to complete a QHP application is available on OSI's website under the 2026PY QHP and SADP section or <https://www.osi.state.nm.us/pages/bureaus/life-and-health/resources/guidance-for-carriers>.

1.1 QHP Certification Process and Timeline Overview

Issuers should submit a complete QHP application for plans they intend to have certified according to the timelines provided in Table 1, "Proposed QHP Data Submission and Certification Timeline for Plan Year 2026." BeWell and OSI will review QHP applications for current and new issuers applying for QHP certification and communicate with issuers, as needed, about corrections to their submissions.

BeWell will send Draft Plan Year 2026 Issuer Agreements for issuers to review prior to finalizing the agreements. Once finalized, BeWell will send the Final Plan Year 2026 Issuer Agreements to QHP and SADP issuers to sign and submit to BeWell as outlined in Table 1. BeWell will countersign the Issuer Agreements and return them to issuers.

Any legal requirements to notify HHS must be provided with copy to BeWell.

Please note: All QHP binders must be certified and approved through SERFF and the BeWell Platform's Plan Management Portal, respectively, for plans to be visible for purchase to consumers. Once binder submission occurs, no additional plans can be added. Also, final certification and publication on the BeWell Platform can only occur once the QHP application is Approved-Certified by OSI. Any changes needed to a QHP or SADP binder after the certification deadline will require a State Authorization form to be submitted to BeWell and approved by OSI or BeWell, as appropriate. The form is available at: <https://bewellnm.com/policy-procedures/> under "For Carriers".

Table 1. KEY DATES For Final Certification (Dates subject to change*)	
Activity	Timeline
Application submission window opens	04/19/2025
Individual and SADP application submission deadline	05/19/2025
Individual and SADP Form/Rate deadline	05/27/2025
48-hour turn-around on carrier responses to Individual form and rate review objections	07/21/2025
24-hour turn-around on carrier responses to Individual form and rate review objections	07/28/2025
Approval, Certification and Transfer of Individual and SADP Plans	08/11/2025
Issuer Admin loads Crosswalk, URL Template, QRS Data to Issuer Profile	08/12/2025
BeWell marks plans as 'certified' for carrier validation	8/15/2025
Carriers and BeWell validate plan and rate data in production	8/18/2025 - 8/29/2025
Final plan confirmation in BeWell's Issuer and Plan Management Portal	by 9/5/2025
Issuers provide final Provider Directory Data	By 8/29/2025
Issuer Provider Directory Testing – Production	9/8/25 – 9/19/25
BeWell sends QHP/SADP Certification Agreements to Issuers	09/15/2025
Issuers return QHP Certification Agreements	9/15/2025 – 9/26/2025
BeWell issues Certification Agreements	10/1/2025
Window Shopping Opens	10/15/2025
Open Enrollment Starts	11/01/2025

* Please note that dates are subject to change based on factors such as delays in federal law and guidance that impacts timelines or System for Electronic Rate and Form Filing (SERFF) enhancements. Please refer to OSI QHP Submission Guide for submission review timelines. Issuers are expected to adhere to the timeline, as specified above or in updated guidance. Issuers who fail to meet a deadline, submit an incomplete application or do not follow the processes outlined in this Guide shall be found in violation of the Insurance Code. Incomplete or untimely submissions shall be subject to a \$5,000 penalty for each incomplete or missing document in accordance with NMSA 1978, Section 59A-1-18.

Failure to meet the deadlines noted above may result in plan disapproval and preclude plan loading onto the BeWell website. Incomplete and inaccurate submissions will not be accepted.

Penalties will be assessed per error.

To ensure the binder data is sent to BeWell in a timely matter, issuers may be required to respond to binder objections sooner than the standard 5 business days.

1.2. Summary of Key Changes for 2026

New Eligibility and Enrollment Platform and Return of the Premium Billing Function to Carriers
For PY2026, BeWell is transitioning to a new eligibility and enrollment platform, replacing the current system operated by Optum and NFP Health with a platform from GetInsured. Additional information about the project -- known as Evolve2026 -- is available [here](#). The changes for the plan management process with the new system have been incorporated here and the reference documents.

As a part of the Evolve 2026, BeWell will no longer perform premium billing aggregation and payments on behalf of carriers. For PY2026, carriers will assume that responsibility for the individual exchange market, as they had prior to PY2022.

Standardized Health Plans

For PY2026, BeWell made some modifications to the requirements for Standardized Health Plans. The following additional information can be found at <https://bewellnm.com/about/board-and-committees/> under the “Health Benefits Committee” section:

- The 2026 Standardized Health Plan requirements
- The 2026 Clear Cost Design workbook

Health Care Affordability Fund – Marketplace Affordability Program

BeWell and the Health Care Authority (HCA) collaborate on the implementation of the Health Insurance Marketplace Affordability Program (MAP) under the Health Care Affordability Fund (Section 59A-23F-11 NMSA 1978). There are no anticipated changes to the eligibility requirements for the MAP benefits.

Final guidance will be issued by OSI, and additional information about the program can be found here: <https://www.hca.nm.gov/health-care-coverage-innovations-initiatives>

1.3. Electronic Data Interchange (EDI) Requirements

Carriers intending to offer plans in New Mexico for Plan Year 2026 are encouraged, but not required, to inform BeWell of their intention prior to the binder submission deadline. Carriers are required to work collaboratively with BeWell’s new platform vendor, GetInsured, for EDI-related matters. Please email plan.management@nmhix.com to request a copy of the 834 Companion guide for EDI requirements.

1.4. QHP Application Data Submission

BeWell and OSI expect issuers to adhere to the QHP certification timeline. BeWell requires issuers, including SADPs seeking certification, to submit complete QHP applications by the initial form/rates and binder submission deadline outlined in Table 1.

All issuers must obtain Health Insurance Oversight System (HIOS) product and plan IDs through HIOS. The BeWell Platform, specifically the Plan Management Portal, is used by BeWell and Issuers to review and verify the accuracy of plan data prior to launching on the shopping platform. Issuers applying for QHP certification will use the National Association of Insurance Commissioners’ System for Electronic Rate

and Form Filing (SERFF) to submit plan data, including required templates, and any other data required to demonstrate compliance with state and federal law.

Discrepancies between an issuer's submission in SERFF and the Plan Management Portal (see below) may result in a plan not being certified or a compliance action if OSI has already certified a plan. All issuers must complete quality assurance activities to ensure the completeness and accuracy of application data, including reviewing plan data in the Plan Management Portal, and run all review tools provided by CMS as required by OSI. For more information see the OSI 2026PY QHP Issuer Submission Guide.

1.5. Plan Management Portal

All issuers applying for certification will be able to view plan data in the BeWell Platform's Plan Management Portal (PMP) – after OSI transfers the data from SERFF – to validate the presentation of plan data prior to launch in the shopping portal. Issuers should utilize the Plan Management Portal environment to verify that their plan display reflects their approved filings and will display properly for consumers. All plans must be verified in the Plan Management Portal by September 5, 2025, as reflected in Table 1.

With the transition to a new BeWell Platform (from GetInsured), BeWell and GetInsured will provide training on the Plan Management Portal environment. Any carrier that are not already engaged with BeWell and GetInsured should contact BeWell at plan.management@nmhix.com by May 19, 2025.

1.6. Data Changes

During the initial application submission and before the QHP submission deadline specified in Table 1, issuers can make changes without BeWell and OSI authorization. After the close of the initial application submission window, issuers may not add new plans to an application or change an off-Exchange plan to be both on- and off-Exchange. In addition, issuers may not change plan type(s) or market type and may not change QHPs, including SADPs, from a child-only plan to a non-child-only plan.

Except for rate changes during the risk adjustment window, issuers can only make changes if requested and approved by both BeWell and OSI. Please refer to *Table 2. Key Dates for QHP Data Changes*.

BeWell and OSI encourage issuers to only submit plans for certification that they intend to offer to consumers.

After completion of the QHP certification process, BeWell may allow data corrections during the timeframe specified in Table 2 below. Data changes related to inaccuracies, incompleteness of a QHP Application or discrepancies between the issuer's QHP Application and approved state form/rate filings may result in a compliance action.

Table 2. Key Dates for QHP Data Changes

Activity	Deadline
Changes permitted without State Authorization	4/19/2025 – 5/19/2025
QHP/SADP certification review, limited changes allowed for risk adjustment or at OSI/BeWell direction	5/20/2025 – 8/10/2025
Limited data correction window. Any data corrections after OSI approval must have OSI and BeWell authorization.	8/12/2025 – 9/05/2025

After completion of the OSI certification process on August 12, 2025, and before September 5, 2024, BeWell and OSI will only allow issuers to make changes and data corrections that are necessary to correct data display errors on the BeWell Platform and to align QHP display with products and plans approved by OSI. Such changes may result in penalties or plans being suppressed from display on the BeWell Platform until the data is corrected and refreshed for consumer display.

BeWell and OSI will only consider approving changes that do not alter the QHP's certification status and do not require re-review of data previously approved by the OSI or BeWell.

Issuers are responsible for ensuring that requested changes comply with all applicable state and federal laws and QHP certification standards, as well as all other guidance issued by BeWell and OSI.

A request for a data change after the final submission deadline due to inaccuracies, the incompleteness of a QHP Application or discrepancies between the issuer's QHP Application and approved state filings may result in a plan not being certified, decertification, suppression from the BeWell Platform, or additional compliance action if OSI and BeWell have already certified a plan as a QHP. Compliance action includes but is not limited to an administrative penalty assessment by OSI of up to \$5,000 per instance.

Before making QHP Application data changes, issuers are required to provide a justification for each requested change. Issuers must utilize the NM State Data Request Form² and send it via email to OSI, with copy to BeWell, for authorization and signatures.

Once approved and signed, OSI will send the request to BeWell for their authorization and signatures. Once approved, BeWell will send the signed form to the issuer with copy to OSI. Changes will not be authorized without the approval and signature of both, BeWell and OSI. The signed form must be uploaded as a "Note to Reviewer" in the corresponding SERFF filing.

Plan Withdrawals

To withdraw a plan from consideration during the QHP review period, an issuer must notify OSI and BeWell via email and submit an official plan withdrawal request via SERFF by submitting a "Note to Reviewer" in the form and rate filing and affiliated binder. This also applies when an issuer seeks to change an on-Exchange QHP under certification consideration to an off-Exchange-only plan.

² The Data Change Request Form can be found at <https://bewellnm.com/policy-procedures/> under "For Carriers."

Plan withdrawal or market withdrawals and other data change requests must be submitted to OSI at brittany.odell@osi.nm.gov, with a copy to BeWell at bearnest@nmhix.com and plan.management@nmhix.com.

1.7. QHP Review Coordination with BeWell

BeWell, in consultation with OSI, has defined the relevant submission windows, as specified in Table 1, for reviews as well as dates and processes for corrections and resubmissions. OSI will perform plan and rate reviews and certification, and BeWell will conduct data validity and URL reviews to ensure plans are presented correctly on the BeWell Platform.

Issuers seeking certification in New Mexico should continue to refer to OSI direction in addition to this guidance. As noted previously, issuers should comply with any State-specific guidelines for review and resubmission related to State review standards. Issuers must meet all applicable obligations under State and Federal law to be certified for sale on the BeWell Platform.

BeWell and OSI will make final certification decisions and load certified plans on the BeWell Platform for consumer purchase. BeWell will provide any recommendations and relevant information to issuers in a timely manner and no later than the final plan recommendation deadline noted in Table 1.

1.8. SERFF Template and Supplemental Templates

BeWell will use the CMS templates for Plan Year 2026. For more information see OSI's 2026PY QHP Issuer Submission Guide. In addition, BeWell and OSI are requiring the following templates:

Supplemental SOPA Variant Template

Issuers are required to submit a Supplemental SOPA Variant template under the Supporting Documentation tab of the Plan Management Binder in .xls format. Please note that OSI will issue instructions for formatting this template.

Plan Crosswalk

An issuer must crosswalk the 2025 QHP plan ID and service area combinations to a 2026 QHP Plan ID. This data will facilitate enrollment transactions from BeWell to the issuer for enrollees in the Individual Market who have not actively selected a different QHP during Open Enrollment. Issuer crosswalk authorization forms are available at <https://www.qhpcertification.cms.gov/s/Plan%20Crosswalk>.

Plan crosswalk is required with on-Exchange QHP Application submissions and must be submitted under the Supporting Documentation tab in .xml and .csv formats.

Administrative Data Template

The QHP certification process requires issuers to submit an Administrative Data Template that will be used for operational purposes. Issuers are required to submit this information annually as part of their SERFF Binder Submission (form/rate filing for small group issuers) and report changes to previously reported information within 30 days.

New Mexico Rate Filing Template

Issuers are required to populate and provide a New Mexico specific rate filing template to assist OSI with the actuarial review process. The completed 2026 New Mexico ACA Rate Filing Template (NM Rate Filing Template), which requires issuers to provide data in a standardized Excel format, should be completed in its entirety, in accordance with the 2026 Plan Year Individual and Small Group Market Rate Filing Template Instructions.

Silver to Gold Mapping Template

Issuers are required to populate a New Mexico Silver to Gold mapping template to assist BeWell map individuals from Silver to Gold plans, when criteria are met. In instances when BeWell can determine that a consumer meets the following criteria, issuers should use a unique plan mapping methodology for the 2026 plan year:

- 1) The consumer would otherwise be automatically re-enrolled in either a -01 or -04 Silver variant; and
- 2) The consumer is guaranteed to have access to a Gold plan offered by their current issuer that has:
 - a. An identical provider network as the plan into which they would otherwise be enrolled;
 - b. An identical drug formulary as the plan into which they would otherwise be enrolled; and
 - c. Has a lower premium than the Silver plan into which they would otherwise be automatically re-enrolled.

Issuers should map individuals who meet these criteria into a Gold plan. This template must be submitted in **.xlsx format**. OSI will issue separate instructions for this template.

1.9. Issuer Participation for the Full Plan Year

Issuers seeking QHP certification for individual and group plans must adhere to 45 CFR 156.272 in offering a plan through the entire plan year. This requirement also applies to SADPs offered on the Exchange. The full plan year for plan year 2026 is defined as January 1, 2026 – December 31, 2026.

Section 2: Qualified Health Plan and Stand-Alone Dental Plan Standards

Like the QHP certification process in the past years, OSI will conduct reviews of QHPs and SADPs and provide to CMS and BeWell the determinations on individual and small group QHPs and SADPs. For more information, please refer to the QHP Submission Guide on OSI's website:

<https://www.osi.state.nm.us/pages/bureaus/life-and-health/resources/guidance-for-carriers>.