



New Mexico Human Services Department

Medical Assistance Division

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Bill Richardson, Governor
Pamela S. Hyde, J.D., Secretary

February 14, 2006

Dear Sir or Madam:

The State Coverage Insurance (SCI) program is a public/private partnership designed to encourage small employers to enroll employees in a health insurance benefit plan. SCI is funded with state, federal and employer/employee dollars and provides a comprehensive health plan for low-income working adults.

SCI is one of the innovative programs created through Governor Bill Richardson's, *Insure New Mexico!* Council to provide access to health care coverage to New Mexicans. SCI provides a new opportunity to small employers.

Our primary market is employer groups with 50 or fewer employees, who do not currently offer insurance. Uninsured employees, ages 19 through 64, with countable family incomes of up to 200% of federal poverty income level are potentially eligible. An individual's countable income can be approximately \$19,140 per year (or \$9.20 hr). The countable income for a family of four can be approximately \$38,700 per year (or \$18.60 hr). There are no pre-existing health condition limitations for SCI.

There are several ways in which you can facilitate the distribution of SCI information to your members.

1. Schedule an SCI staff member to present the SCI program at one of your organization's meetings.
2. Order free brochures from the SCI office and display them in your office or send them out to members.
3. Print an article on SCI in your newsletter (SCI will provide this for your use).
4. In addition, if you have computers that the public have access to, direct your members to the SCI website – <http://nmsci.state.nm.us>

Our staff will be contacting you soon as a follow-up to this communication. Thank you for your assistance in reducing New Mexico's high rate of uninsured and low rate of employer-sponsored health care.

Regards,
Mari Spaulding-Bynon, J.D.
SCI Program Manager

Affordable, Quality Health Insurance Now Available for Small Businesses' Employees

In July 2005, New Mexico State Coverage Insurance (SCI) began offering its unique public-private partnership to small businesses with 50 or fewer employees. SCI is an innovative insurance health product that combines premium payments from employers and employees, with state and federal funds, to create a commercial health benefit package that is delivered through managed care organizations.

Under this program, the employer pays \$75 per employee per month and the employee pays \$0 -\$35 per month, depending on income. The employee also pays co-payments based on a sliding scale, depending on the family income.

SCI is available to businesses employing 50 or fewer people. Eligible employees are those aged 19 to 65, who are uninsured, with countable family incomes of up to 200 percent of the federal poverty level. For example, a working adult in a family of three whose monthly household income is \$2,681 could qualify for SCI. "This program is geared for working people whose employer is not able to provide health care insurance for their employees," said Mari Spaulding-Bynon, SCI Manager for the Human Services Department.

To qualify SCI, employers cannot have voluntarily cancelled their health insurance in the past 12 months. Employees must be residents of New Mexico and they cannot have voluntarily cancelled their health insurance in the past 6 months.

The SCI health care benefits package is similar to a commercial plan. It includes primary and specialty care, inpatient and outpatient hospitalization, pharmacy, lab, X-ray, physical, occupational, speech therapy, behavioral health, and substance abuse services. Benefits are capped at \$100,000 per benefit year. Also of note, there are no pre-existing conditions limitations.

For more information about SCI or to enroll in the program, call one of the following:
Health Insurance Alliance (HIA) at 800-204-4700 (toll free),
Lovelace SCI at 888-665-5401 (toll free),
Molina Healthcare at 866-403-3018 (toll free),
Presbyterian Health Plan at 866-606-7737 (toll free),
Or visit our website at <http://nmsci.state.nm.us>