

Call today for a quote! We also offer plans through Blue Cross Blue Shield, HumanaOne, and more!

MEDICALLY UNDERWRITTEN PLANS

PRESBYTERIAN HEALTH PLAN

Presbyterian's individual and family plans are medically underwritten. After Presbyterian reviews your application, you will be notified in writing whether or not you are approved.

The Presbyterian Select plan covers your preventative services at 100%; non-routine office visits at \$20 and deductibles ranging from \$500 to \$5,000. This plan comes with dental and vision

The Presbyterian Classic plans are available for families and individuals who would like to decrease their monthly premium. This plan covers preventative services at 100%; non-routine office visits at a copy for the first three visits, urgent care for the first two visits and the first ER visit, thereafter, they are subject to deductible and co-insurance. Deductibles range from \$500 to \$5,000.

LOVELACE HEALTH PLAN

Lovelace iPlans are available to individuals residing in most New Mexico counties.

Deductibles start at \$500 and go up to \$4,000. Routine services are covered with an office visit copay which range from \$15 to \$30. Regular office visits are subject to copay, and non-routine labs and xrays are subject to deductible and co-insurance.

PLANS WITH NO MEDICAL UNDERWRITING

NM HEALTH INSURANCE ALLIANCE

The New Mexico Health Insurance Alliance offers plans with no medical underwriting to individuals and small groups.

Eligibility for Individuals:

- Must have come from a group, church or government plan and have exhausted state continuation or COBRA (if available);
- Must have not had more than 63 days lapse from prior coverage
- Must not have any health plan available
- Must have 18 months of creditable coverage.

Eligibility for Groups:

- To determine if the employer group is eligible to participate, they must have:
 - At least 2 and no more than 50 eligible employees; or
 - 2 employees of which 1 has Medicare but working 20+ hours/wk; or
 - 2 employees with one waiving coverage; or
 - Self-employed person + at least 1 dependent
- 50% of all employees (eligible or not) must live within NM
- 50% participation of eligible employees is required (does not include those waiving)
- An employer contribution is not required
- Cannot co-exist with another group plan
- Minimum waiting period is 30 days; max waiting period is 180 days. The waiting period must be the same for all employees
- Management carve-outs are not acceptable through the Alliance.

NM MEDICAL INSURANCE POOL

The New Mexico Medical Insurance Pool offers plans with no medical underwriting to individuals with and without prior coverage. You may also qualify for premium assistance by submitting your previous year's taxes. These plans are true deductible and co-insurance plans with deductibles ranging from \$500 to \$10,000. All claims are processed under your deductible and co-insurance with the exception of prescriptions.



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**This document does not include all of the plans we offer, nor does it include rates, all covered benefits, or the exclusions and limitations that the contract document governs.*