

Insurance Pool Makes Exclamation Point

<http://www.insurancenewsnet.com/article.asp?a=1&id=67942>

You probably wouldn't think combining the bureaucracy of state government with the confusing, myriad options of health insurance coverage would be a good thing for anyone but people who love red tape. In New Mexico, think again. Insure New Mexico! targets businesses unable to swing commercial insurance. It started out with five options -- complete with five applications and five different rates. Talk about red tape!

A task force appointed by Gov. Bill Richardson slashed through it all. Insure New Mexico! has been transformed into a clearinghouse that hooks employers up with a toll-free number (866-901-4538) and a mix-and-match approach that results in one application and a single, consolidated premium no matter what the workforce's health- insurance needs.

Have low-income employees? With kids eligible for Medicaid? With high-risk medical conditions? And you haven't been able to offer health insurance in a year? Some or all of the above? Insure New Mexico! can put together a package that addresses each need.

The program's cornerstone, according to director Mari Spaulding- Bynon, "is that employers don't have a lot of information, they don't have a lot of time, and they don't have a lot of money to spend on solutions. The market hasn't provided solutions, or we wouldn't have the uninsured problem we have."

An estimated 400,000 New Mexicans don't have health insurance -- and many work at small companies that offer no or prohibitively expensive coverage.

P.S. Companies that already have commercial coverage need not apply -- this program isn't designed to save someone a buck; the idea is to get the uninsured affordable health coverage.

And by not only embracing that idea but developing a mechanism to make it happen, Insure New Mexico! has replaced red tape with a blue- ribbon idea.

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