



Cayla Nimmo/Independent

Martin Link, left, listens to Mary Feldblum explain the Health Security of New Mexico plan at a public meeting at Silver Stallion Bread and Coffee in Gallup Wednesday.

NM Health Security Campaign brings insurance message to Gallup

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GALLUP — The Health Securities for New Mexicans Campaign made a stop in Gallup to raise awareness about the creation of a cooperative-style state health care plan that would include most New Mexicans.

Mary Feldblum, executive director of the Health Securities for New Mexicans Campaign, held meetings across Gallup Wednesday to raise awareness of the New Mexico Health Security Act.

Through State Innovation Waivers, the federal Affordable Care Act allows for states to develop alternative health coverage systems to the exchange that is in place. The proposed health care system would not have to rely on the complex private insurance system. States that use the waiver would also be eligible for federal tax credits, subsidies and Medicaid Expansion funds.

The New Mexico Health Security Act proposes that New Mexico set up its own health insurance that will cover most residents. Those excluded in the coverage would be federal retirees and employees, active duty and retired military and TRICARE recipients, all of which would continue their

federal plans. The tribes in the state would also opt in or out of the plan on their own as sovereign nations. The creation of this plan would shift private health insurance companies from a primary to a supplemental role in the health care system.

Feldblum said that she has been working on the act since the 1990s and two separate studies done show that self-insuring all of or most of the state is the least expensive, provides coverage for everyone and controls health spending. If enacted, the pool of payees/insured individuals would be around 1.8 million New Mexicans.

would have to be as comprehensive as what is currently offered state employees. The plan also allows users to choose their provider, even out of state.

The plan would be funded by both public and private dollars which will be pooled into one fund. This includes federal and state monies spent on health care including federal Affordable Care Act subsidies, plus individual premiums and employee contributions, which would be both capped.

The plan would take two to three years to enact. The first year would be the "year of financing," as Feldblum calls it, when the Legislative Finance Committee along with public input would determine the cost of the plan, individual premiums, employer contributions and workers' compensation and automobile insurance premium reductions. The latter would be reduced because injuries normally covered by those insurances would be covered by the Health Security Act.

The end of the first year, the act would seek legislative and gubernatorial approval of the financial report. In the third year, the plan would be developed and application for the Waiver for State Innovation would be filed so the plan can begin.

Online: nmhealthsecurity.org.

New Mexicans could save \$4.6 B

One of the two studies, completed in 1994 by the Lewin Group, estimated that New Mexicans could save \$4.6 billion by 2004 if they had all been enrolled under one plan by 1997. The other study, conducted by Mathematica Policy Research, Inc., concluded in 2007 that the Health Security Act was the only proposal that would significantly reduce health care costs, even in its first year of operation.

Feldblum explained that the plan offered by the New Mexico Health Security Act

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