



State Resources for Seniors in New Mexico

Many seniors face high costs for their medical care and prescription drug coverage, and finding the funds to pay for these health care expenses can be stressful. We created this guide covering all of the available health insurance and prescription drug coverage programs in your state so you can take care of your health without worrying about the cost. Included in the guide are the benefits details, eligibility requirements, and application processes for available health insurance and prescription drug coverage programs for seniors in your state.

Health Insurance & Prescription Drug Coverage for Seniors

Due to the high cost of prescription drugs, some seniors skip their medications, leading to poor health outcomes. Seniors may also put off important health screenings or delay seeking treatment for their symptoms due to financial concerns. In New Mexico, seniors have access to two key programs to defray the cost of doctor visits, medications and other services, making health care more affordable.

Medicaid

Medicaid covers a variety of health services, including home health care, lab tests, X-rays, medical transportation and care received in a hospital or at a doctor's office. Members also receive prescription drug coverage.

How to Apply

You can apply for Medicaid by signing up for the YesNM portal or calling (855) 637-6574. Alternatively, you can download an application and fax it to (855) 804-8960 or mail it to:

Central Aspen Scanning Area (CASA)
P.O. Box 830,
Bernalillo, NM 87004

Eligibility

To qualify for Medicaid, you must meet certain criteria. The income and asset limits depend on your marital status and whether you plan to apply for Regular Medicaid or Institutional Medicaid. Non-financial criteria include New Mexico residency and U.S. citizenship or approved immigrant status.

New Mexico Drug Card

The New Mexico Drug Card gives users access to pharmacy discounts that can help them reduce their out-of-pocket prescription costs. These discounts are typically

applied when a medication isn't covered by Medicare Part D or another type of insurance. Participants can also use the New Mexico Drug Card if the out-of-pocket cost would be less than the cost of purchasing the medication with insurance coverage.

How to Apply

There's no need to apply for this program. Simply visit the New Mexico Drug Card website and choose whether you want to have the drug card sent to you by email or text message. You can also save a copy on your hard drive or print it directly from the website.

Eligibility

The New Mexico Drug Card is available to all residents of New Mexico. You don't have to meet any specific eligibility requirements to access NMDC drug discounts.

Medicare

Original Medicare consists of Part A, which covers services provided on an inpatient basis, and Part B, which covers outpatient services. For example, Part A covers nursing care provided during a hospital stay, while Part B covers things like doctor visits and durable medical equipment.

How to Apply

To apply for Medicare online, visit the Social Security Administration website and fill out the form. You can also apply by telephone or in person. Call (800) 772-1213 to speak with a representative or use the online locator to find a Social Security office near you.

Eligibility

To receive Medicare benefits, you must be at least 65 years old or have a qualifying disability or end-stage renal disease. Everyone pays a premium for Part B, but you may qualify for premium-free Part A coverage if you or your spouse worked and paid Medicare taxes for at least 10 years.

Medicare Advantage

Original Medicare is managed by the federal government, but Medicare Advantage Plans are sold by private insurance companies. Each plan must offer at least the same amount of coverage as Original Medicare, but many insurers offer extra benefits to make their plans more attractive to consumers.

How to Apply

Use the Find a Medicare Plan tool on Medicare.gov to compare Medicare Advantage Plans in your state. When you're ready to enroll, call (800) 633-4227 or contact the plan provider directly.

Eligibility

If you're eligible for Original Medicare, you are likely eligible for Medicare Advantage; however, confirm eligibility requirements with the plan provider.

Medicare Part D

Original Medicare doesn't cover most prescription drugs, so you may want to enroll in Medicare Part D, a supplemental plan that pays for a wide range of medications. Each plan has a formulary that explains how much coverage is provided for each type of drug. Most Medicare Advantage Plans include prescription drug coverage, and you can't enroll in Medicare Part D if you have a Medicare Advantage Plan that pays for prescription medications.

How to Apply

Use the Find a Medicare Plan tool on Medicare.gov to find a plan that meets your needs. When you're ready to enroll, contact the plan directly for instructions on applying for coverage.

Eligibility

To qualify for Medicare Part D, you must be enrolled in Medicare Part A and Medicare Part B (Original Medicare) or one of the few Medicare Advantage Plans that doesn't cover prescription drugs.

Medicare Savings Programs

Medicare Savings Programs help New Mexico residents cover their Medicare deductibles, copays and coinsurance. Seniors may qualify for one of the four programs below.

- **Qualified Medicare Beneficiary:** This MSP helps pay for Medicare Part A/Part B premiums, Part A/Part B deductibles and Part A/Part B coinsurance.
- **Specified Low-Income Medicare Beneficiary:** The SLMB program helps pay Medicare Part B premiums.
- **Qualified Individual:** The QI program also helps participants pay their Medicare Part B premiums, but it has higher income limits than the QMB and SLMB programs.

- **Qualified Disabled Working Individual:** This MSP pays Medicare Part A premiums for participants who lost their Medicare and Social Security disability benefits because they returned to work and earned more than the allowable limit.

How to Apply

Any Medicare-eligible resident of New Mexico who's interested in enrolling in a Medicare Savings Plan should contact the state Medicaid office. In New Mexico, the Human Services Department is responsible for administering the Medicaid program. Call (800) 283-4465 or visit the New Mexico Medicaid portal to chat with a live representative.

Eligibility

To qualify for a Medicare Savings Program, you must meet the following basic requirements:

- Reside in New Mexico
- Meet the eligibility requirements for Medicare Part A and Part B
- Be a U.S. citizen, legal alien, lawful immigrant or U.S. national

In 2021, New Mexico eliminated the resource limit for MSP applicants, but your monthly income must not exceed the limits below.

Program	Single Income Limits	Married Income Limits
Qualified Medicare Beneficiary	\$1,060	\$1,430
Specified Low-Income Medicare Beneficiary	\$1,269	\$1,711
Qualified Individual	\$1,426	\$1,923
Qualified Disabled Working Individual	\$4,249	\$5,722