

# Benefit Plans— Federal High Risk Pool (FHRP)



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The Federal High Risk Pool, administered by NMMIP, offers three plans, each with different deductibles and out-of-pocket maximums.

POOL BENEFIT PLANS	PLAN 1	PLAN 2	PLAN 3
<b>ANNUAL DEDUCTIBLE PER PERSON</b> The deductible is the amount that YOU must pay before FHRP can pay benefits.	<b>\$500</b>	<b>\$1000</b>	<b>\$2000</b>
<b>PERCENTAGE OF MEDICAL EXPENSES PAID BY FHRP BEFORE OUT-OF-POCKET MAXIMUM IS REACHED</b> The percentage is the maximum allowed for covered charges* after the deductible is paid.	<b>80%</b>	<b>80%</b>	<b>80%</b>
<b>PERCENTAGE OF PREVENTIVE SERVICES PAID BY FHRP (up to a maximum of \$500 per enrollee—thereafter covered services are subject to usual deductible and coinsurance)</b> Preventive services include well-baby exams, immunizations, routine adult tests (such as mammograms, pap tests, prostate exams, colonoscopies, etc.)	<b>100%</b>	<b>100%</b>	<b>100%</b>
<b>CO-INSURANCE PERCENTAGE PAID BY POLICYHOLDER BEFORE OUT-OF-POCKET MAXIMUM IS REACHED</b> Known as “co-insurance,” the percentage is the maximum allowed for covered charges* after the deductible is paid. (Preventive services are excluded, because they are paid 100% by FHRP)	<b>20%</b>	<b>20%</b>	<b>20%</b>
<b>PERCENTAGE PAID BY FHRP AFTER OUT-OF-POCKET MAXIMUM IS REACHED</b> 100% of covered charges* are paid when the deductible and the annual out-of-pocket maximum amounts have been met.	<b>100%</b>	<b>100%</b>	<b>100%</b>
<b>MEDICAL OUT-OF-POCKET LIMIT (PER MEMBER):</b> Includes coinsurance and deductible amounts only. For families of three or more, the annual out-of-pocket limit is twice the individual amount chosen. (You must pay this amount per year before FHRP will pay 100% of your medical charges)	<b>\$2500</b>	<b>\$3500</b>	<b>\$3500</b>
<b>PHARMACY OUT-OF-POCKET LIMIT (PER MEMBER):</b> Includes coinsurance amounts only. For families of three or more, the annual out-of-pocket limit is twice the individual amount chosen. (You must pay this amount per year before FHRP will pay 100% of pharmacy charges.)	<b>\$2950</b>	<b>\$2450</b>	<b>\$2450</b>
<b>LIFETIME MAXIMUM</b>	There is no general overall lifetime maximum payment limit; however, there are specific maximums for certain procedures.		

\*Covered charges are the maximum allowable fee for services or supplies that are benefits under the FHRP policy.