

# Eligibility— Federal High Risk Pool (FHRP)



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## The Federal High Risk Pool is available to persons who:

- Are citizens or nationals of the United States of America, or legally present in the U.S.
- Are and continue to be residents of the State of New Mexico
- Have not had health insurance coverage for the six months prior to applying for the Federal High Risk Pool
- Have a pre-existing condition and have received the following:
  - A notice of rejection for comprehensive major medical coverage, or
  - A note or letter from a physician stating that you have been specifically diagnosed with one of the qualifying medical or health conditions, or
  - A notice of health insurance being available ONLY with a rider, waiver or restrictive provision, stating that you will not be covered for a current or past condition for which you have been diagnosed, or
  - Proof that you would be offered insurance only for a premium that is above 125% of the New Mexico Standard Risk Rate for similar deductible options,
- There are no family rates. Each family member who is enrolled will be charged the rate applicable to his/her age
- The following persons may be covered under a family policy if there are three or more family members who individually satisfy eligibility criteria (as explained above). The following are considered to be family members:
  - A spouse
  - Unmarried dependent children until age 26
    - The age limit does not apply when the eligible dependent child is incapable of self-support employment by reason of mental retardation or physical disability and is primarily dependent upon the policyholder for support and maintenance

The deductible for a family will be twice the deductible for the primary enrollee, no matter how many family members are enrolled.

**IMPORTANT:** Coverage is **not** available to persons who are enrolled in or covered by Medicare, Medicaid or any other health plan.

## Renewal & Termination

Eligibility is verified annually.

Coverage is terminated under certain circumstances:

- When you are no longer a New Mexico resident
- When you become enrolled in coverage under any other health insurance or health plan
- If you do not reply to an inquiry about your continued eligibility within 30 days
- If you fail to pay the premium on the due date or within the 30-day grace period

If your coverage is terminated, you will not be eligible to reapply for 6 months from the termination date. In addition, you will be placed at the end of any waiting list in force at the time of re-application.