



## Eligibility:

### You can qualify for the Pool if:

- You are a resident of New Mexico with a permanent street address; and
- Have a qualifying **medical condition**; or
- Have a rejection notice for comprehensive healthcare coverage; or
- Have a quote for, or in-force, premium rate that is higher than the Pool's **qualifying rate**; or
- Have a rider, waiver or limitation on current or offered coverage that reduces or limits your coverage due to a health condition; or
- You are/will be involuntarily terminated from an individual plan because the carrier stopped selling such coverage in New Mexico; or
- You are moving to New Mexico and were covered by a High Risk Pool in another state; or
- You are currently covered by a plan under the New Mexico Health Insurance Alliance and wish to transfer to the Pool; or
- You have reached the maximum allowable coverage limit of your current health insurance plan; or
- You meet HIPAA eligibility criteria. See below for HIPAA criteria detail.

### You can qualify for the Pool's Medicare Carve-Out Plan if:

- You are under age 65 and have Medicare due to a disability; **and**
- You have both Part A and Part B of Medicare.
- [\[Click Here\]](#) to access the Medicare Carve-Out Plan information.

### You are NOT eligible for the Pool if:

- You have other comprehensive coverage;
- You are, or become, eligible for other comprehensive coverage, including insurance from an employer either as yourself or as a family member;
- You are eligible for Medicaid;
- You are 65 or older and have, or are eligible for, Medicare;
- You voluntarily dropped your most recent coverage and it was within the last 12 months;
- You were terminated from coverage for fraud or nonpayment of premiums;
- You are in prison;
- You have military health coverage under Tricare.