



Jan. 6, 2023

Initial Premium Payments: On Exchange

The initial premium payment due date for a Jan. 1, 2023, effective date was Dec. 23, 2022.

However, open enrollment for on-exchange coverage ends Jan. 15. Consumers can apply for a Feb. 1, 2023, effective date through Jan. 15; these applicants have an initial premium deadline of Jan. 23, 2023.

Applying for on-exchange coverage, requesting an effective date adjustment and making an initial payment must be completed through beWellnm or the New Mexico Health Insurance Exchange, not Blue Cross and Blue Shield of New Mexico (BCBSNM).

For more information on initial payments, [visit beWellnm](https://www.beWellnm.com).

Initial Premium Payments: Off Exchange

Applicants should use their billing notices for directions on how to make their first premium payment for off-exchange coverage. They can also [go here](#), click on the blue “First-Time Payment” button under “I Want to Make a First-Time Payment” and pay online. All other payment options are detailed on this webpage. Note the “I Want to Make a One-Time Payment” option is for current members only.

Initial Payment Deadline for Jan. 1 Effective Date

- We’re extending the payment deadline for Jan. 1, 2023, coverage to 12 p.m. MT on Jan. 31, 2023.
- Applicants with deadlines of Jan. 1 through Jan. 30 now have until noon on Jan. 31 to make their initial payment and keep their Jan. 1 effective date. Applicants will receive communications about their new deadline.

Initial Payment Deadline for Feb. 1 and Later Effective Dates

The initial premium payment due date is either 30 calendar days from the first payment request or the effective date of the policy, whichever is LATER.

- The 30-calendar-day period begins the day we send the payment deadline letter.
- If the payment deadline isn't met, the application is withdrawn.
- If the applicant pays by the deadline, the effective date will remain the date for which the applicant applied.