



Blue Balance FundedSM from Blue Cross and Blue Shield of New Mexico

Empower your groups with the flexibility and savings of level-funded plans

Blue Balance Funded offers New Mexico groups a suite of services with predictable monthly payments* that includes claims administration and stop loss coverage. Plan benefit design options are similar to those offered under a fully insured policy and are designed to be a solution for employers who require financial predictability and protection against high-cost claims.

Advantages of Blue Balance Funded vs. Fully Insured Plans

	Blue Balance Funded	Fully Insured
Cost Savings	X	
Predictable monthly payments	X	X
Transparency and reporting	X	
Composite Rating	X	



Qualifications and Eligibility?

- **NEW for 2026!** Group eligibility is now 5 enrolled employees! (minimum 5 enrolled employees; maximum of 150 lives; includes max of 10% eligible employees that can be on COBRA; valid waivers accepted)**
- ERISA eligible
- Good financial history, no delinquencies
- Minimum 12 months claims experience

Stop Loss Overview

Stop Loss insurance helps employers limit their financial exposure from high health care claims. It acts as a safety net for employers by limiting how much they may have to pay for claims.

- Individual Stop Loss cap is \$25,000.
- The total stop loss is set at 110% of the projected claims and cannot be negotiated.

Are Deductible Credits Allowed for New Blue Balance Funded Groups?

- Prior carrier credit: Deductible credit is allowed when new group accounts move from another carrier.
- Migration: Deductible and out-of-pocket expenses are allowed when BCBSNM group accounts move from Fully Insured to Blue Balance Funded.

Blue Balance Funded Quick Tips

1. **NEW for 2026!** The run-out period, for benefits plans effective in 2026, is extended to 12/60
2. **NEW for 2026!** Stop loss protection remains in place for groups that must cancel off-cycle
3. **NEW for 2026!** A digital quoting and enrollment process for new groups; plus, a streamlined renewal process for existing Blue Balance Funded groups
4. **NEW for 2026!** Introducing 80+ new benefit plan designs, most including 100% or 80% coinsurance options
5. Blue Balance Funded groups are NOT eligible for State Continuation
6. Groups are responsible for collecting and submitting ACA Taxes and Fees (PCORI)
7. No off-cycle changes
8. Group cannot be reinstated if cancelled due to delinquency
9. Group is responsible for 1095-C reporting
10. Maximum of 3 plans offered along with fully insured dental
11. BlueNet EPO, BluePPO EvolutionSM, BlueEdge HCA PPOSM, BlueEdge HSASM and Blue Preferred EPOSM network availability - the same plan designs used by fully-insured mid-market groups



Contact your BCBSNM representative today to learn how Blue Balance Funded may benefit your New Mexico employer groups.

*The amount of the monthly payment may vary based on the number of enrolled employees. It is recalculated each year and is subject to change. Employers are responsible for taxes, fees and their own accounting and legal services.

**Eligible enrolled employees include full-time, part-time and seasonal on business days during the preceding calendar year. The minimum participation rate is 5 enrolled employees or 75% of employees eligible for coverage, whichever is greater.