NM 2027 Medicare Transition Guide

Navigating Your Healthcare Future with Confidence and Continuity

Faced with sudden plan disruptions, seniors in New Mexico often feel anxious. This guide provides step-by-step clarity on the 2027 transition. **You don’t have to change doctors—**we simply need to transition you to an available plan that covers your providers, as well as all your prescription drugs.

1. Reassurance: Your Doctors & Hospitals

In New Mexico, access to care is a critical issue. Many doctors have months-long waiting lists or are not accepting new patients.

Please take a deep breath: you will not have to change your doctor.

Presbyterian Hospital’s MAPD senior plan may be exiting, but **Presbyterian Medical Group and Hospital still accepts other Medicare Advantage plans.** Furthermore, UNM Hospital and Lovelace Hospital will still be actively serving New Mexico in 2027. We just need to choose a new, active plan that contracts with your current physicians.

2. Prescription Drug Coverage

In addition to keeping your doctors, we must verify that all of your current prescription drugs are fully covered on your new plan. When we sit down together, we will review your exact medication list to ensure we select a plan that offers the **lowest out-of-pocket costs** at your preferred pharmacy.

3. Understanding Your Medicare Options

It is helpful to know the basics of how your coverage works when making a transition:

Medicare Advantage (MAPD): Private insurance "all-in-one" bundles (Hospital, Medical, Drugs) often with dental/vision. *Pros:* Low premiums. *Cons:* Network restrictions apply.	**Medicare Supplements (Medigap):** Covers "gaps" in Original Medicare. *Pros:* See any doctor accepting Medicare. *Cons:* Higher premiums; requires separate Part D plan.

4. Special Guarantee Issue Period

If your Medicare Advantage plan is leaving the state, you qualify for a **Special Election Period (SEP)** to change your coverage. Additionally, if your plan is exiting the area, you receive a **Special Guarantee Issue Right**. This allows you to enroll in a Medicare Supplement plan without having to pass medical underwriting. This is a crucial exception, as it prevents pre-existing conditions from blocking your access to a Medigap plan during this transition. [4, 5]

5. Critical 2027 DSNP & Medicaid Changes

Key Takeaways: You must align your DSNP with your Medicaid MCO.

For residents enrolled in a Dual Eligible Special Needs Plan (DSNP)—which coordinates both Medicare and Medicaid benefits—2027 brings substantial state and federal structural changes. Due to federal updates and CMS integration rules, beneficiaries must navigate new eligibility rules and enrollment structures:

- **Strict Enrollment Realignment:** Starting January 1, 2027, CMS rules tie DSNP enrollment directly to New Mexico's Medicaid Managed Care Organizations (MCOs/Turquoise Care). To stay in a specific carrier's DSNP, you must also be enrolled in that same carrier’s Medicaid plan. [6]
- **New Adult Work Requirements:** Beginning January 1, 2027, New Mexico is implementing work and activity requirements for certain adult Medicaid expansion recipients aged 19 to 64. The New Mexico Health Care Authority (HCA) will begin sending notification letters to affected individuals. If you do not meet or log an exemption, you risk losing Medicaid eligibility, which will automatically terminate your DSNP enrollment. *(Note: Adults 65+ and individuals qualifying via long-term care disabilities are exempt from these work rules).* [7]
- **Immigration Status Disenrollments:** Federal policy changes taking effect late 2026 permanently disenroll roughly 10,000 active, "lawfully present" non-citizens from traditional Medicaid. The state of New Mexico is offering bridge subsidies via BeWellNM through June 30, 2027, but losing Medicaid removes a policyholder's ability to stay on a $0-premium DSNP plan.
- **Presbyterian DSNP Continuity:** While Presbyterian is completely dropping its standard Senior MAPD plans for 2027, **their DSNP plan will remain active in New Mexico**. DSNP members can stay with Presbyterian, provided their Medicaid alignment remains intact. [8, 9]

6. Important Timelines & Deadlines

Because your current plan is exiting, you qualify for an SEP to transition into a new plan. This window typically lasts for 2 months after your current plan officially ends.

> ⚠ **ACTION NEEDED:** You must select a new plan to prevent a gap in your comprehensive coverage. If you do nothing, you risk being returned to Original Medicare without drug coverage and higher out-of-pocket costs.

7. The Benefit of a Local Independent Agent

When facing a plan disruption, you may be bombarded with calls from television and telephone solicitors. **Beware:** these call-center agents do not live in New Mexico, do not understand our local access-to-care issues, do not understand the changes to NM Medicaid and are often incentivized to push a single specific plan rather than what is best for you.

Working with a **local agent who lives and serves your community** provides massive benefits. I am Jo Ann Medina, a native New Mexican and an independent licensed agent since 2006, I offer multiple plans across several top-tier carriers—not just one. I am deeply committed to our community and dedicated to helping my neighbors navigate these healthcare changes with the personalized care and expertise they deserve. The carriers I offer include BCBS, Molina, Healthspring, Devoted, Scan, Humana, UnitedHealthcare (UHC), Aetna Med Supp, Mutual of Omaha, and Aflac Med Supp. I work for *you*, not the insurance companies.

Next Steps to Secure Your Peace of Mind:

If you want, I can help you by:

- Checking if your **specific doctor** is in-network for the new plans
- Reviewing your **prescription medications** against new formularies
- Checking if your **Medicaid MCO matches your Medicare DSNP carrier** to prevent forced disenrollment

Would you like to schedule a quick, no-obligation consultation to review which of our multiple local plans is the best fit for your healthcare needs? Call (505)435-9474 or scan the QR code. I am looking forward to speaking with you.

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