



## Premium Assistance for *Maternity*

Premium Assistance for Maternity (PAM) is a new solution to expand health care coverage in New Mexico. The program pays a portion of health insurance premiums for eligible pregnant women.

### *Who Is Eligible for Premium Assistance for Maternity (PAM)?*

- If you are found ineligible for Medicaid due to income, you may be eligible for PAM.
- There is no upper income limit for PAM.
- You must be pregnant, a resident of New Mexico and a U. S. citizen.
- If you have voluntarily dropped health insurance with maternity coverage, you are ineligible for PAM for 6 months, starting with the month the insurance was dropped. Documentation of past coverage may be requested to determine dates.
- Once determined to be eligible for PAM, your eligibility will continue through the second month after the month of birth, unless you move out of state, or your family reports a decrease in income which results in Medicaid eligibility.

### *What Are the PAM Benefits?*

- The PAM program pays a portion of the premium toward the purchase of pregnancy-related health insurance coverage. Health benefits include pre- and post-natal care, delivery, and other pregnancy-related health services. The PAM program does not cover procedures, services, pharmaceuticals, or miscellaneous items that are not related to pregnancy.

### *How Much Does the PAM Program Cost?*

- **There is a one-time premium fee.** If you enroll with PAM during the first 20 weeks of pregnancy (months 1-5), your one-time premium is \$500; if you enroll during the second 20 weeks of pregnancy (months 6-9), your one-time premium is \$1,000. There are no additional fees.

### *Are There Deductibles and Co-Payments?*

- The PAM program does not have deductibles or co-payments.

### *How Do I Enroll?*

- Call the **Insure New Mexico! Solutions** Center at **1-888-997-2583** to have your application processed for PAM or to request a new PAM eligibility application.
- If eligible, you will receive an Eligibility Approval Letter with information about how to enroll in PAM.
- Once the PAM enrollment application is approved, you must pay your one-time premium to begin the enrollment process.

Please call the **Insure New Mexico! Solutions** Center at **1-888-997-2583** if you have questions about Premium Assistance for Maternity or would like additional information about the PAM program or visit us at <http://www.insurenewmexico.net/PAMHome.htm>

