

Written by gallupsun Thursday, 26 March 2020 17:04

Many HCSM plans specifically state that they do not guarantee payment for any health care and the member is ultimately responsible for anything the ministry does not pay.

This important notification may be obscured or buried in fine print.

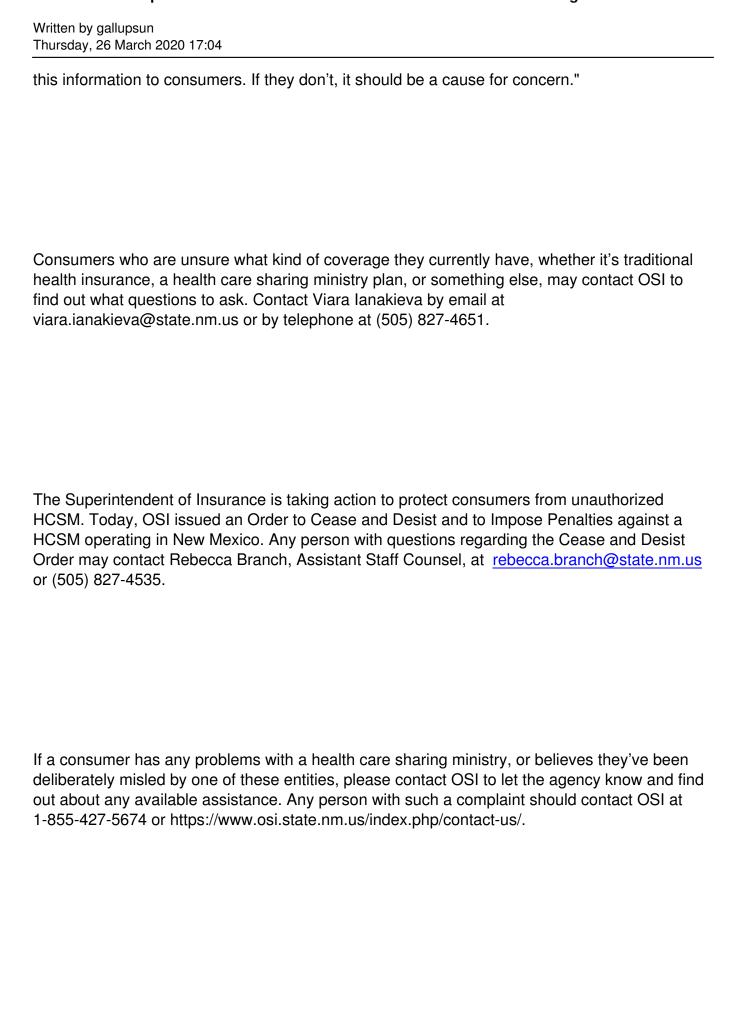
They typically have restrictions or exclusions on pre-existing conditions, leaving the member uncovered and responsible for the health care costs for treatment of those conditions.

Often such programs do not provide mental health coverage or substance use disorder treatment

Members may also be subject to religious or moral restrictions from the sharing ministry, which may leave members responsible for the full costs of health care that result from an activity the ministry does not agree with.

Health care providers (doctors, hospitals) are under no obligation to accept or honor discounts from these programs if there is no contract or agreement to do so.

"I urge consumers not to purchase health insurance other than an ACA compliant plan. A consumer's best source for individual and family health plan coverage is to shop affordable major medical coverage with your broker or agent or with BeWellNM.com. If you are outside of the open enrollment period, still contact BeWellNM.com or your broker or agent to see if you qualify for a special enrollment period." said Superintendent of Insurance Russell Toal. "One of the first questions a consumer should ask before buying insurance from an agent or broker is whether they and the company they are recommending are licensed with the state of New Mexico and what their license numbers are. Licensed agents and brokers should readily provide



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