Applying for Assistance through the Human Services Department

If you are a low-income student in need of food, cash assistance, health insurance, or help with utilities, you may qualify for free benefits through the Human Services Department. Their mission is to “improve the security and promote independence for New Mexicans in their communities” (HSD website). You can either apply for benefits online or using the paper application. You can also apply for health insurance (Medicaid) through the phone by calling 1-855-637-6574.

- To see if you are eligible for Medicaid, you may check whether or not you meet the Federal Poverty Level here. The cutoff chart is also included at the back of this information packet for your convenience. Medicaid eligibility is based on your income as reported on your taxes.

- To see if you are eligible for SNAP (commonly referred to as “food stamps”), please see section 8.139.400.11 here. All students on work study qualify for SNAP.

To apply for benefits using the paper application, please follow the steps below.

1) You can print the paper application here.

2) Upon completion, mail the application to the address below.

Central ASPEN Scanning Area (CASA)
PO Box 830
Bernalillo, NM 87004
To apply for benefits online, please follow the steps below.

Create your Yes New Mexico! account

Step 1) Please search “Yes NM” with your preferred search engine.

Step 2) Click on the Yes NM Portal.

Step 3) Click on “Create an Account”.

Step 4) Enter your name and date of birth on the “Your Account Details” page.

Step 5) Create a username and password on the “Account Information” page.

Step 6) Select two security questions and their answers.

Congratulations! You have successfully created your YesNM account! You are now ready to apply for benefits. The process can take up to an hour, so please allow enough time.

Apply for benefits

Step 1) Sign in to the YesNM Portal.

Step 2) Click on “Apply for Benefits”

Step 3) Read the “Before You Get Started On Your Application, There Are A Few Things You Should Know” section and click “Next”.

Step 4) Read the “Nondiscrimination Statement” and click “Next”.

Step 5) Next you will see a list of all things you need to fill out the application. Read through this list. As mentioned on this page, collecting this information beforehand will make filling out the application easier.
Step 6) Proceed to fill out the application. If you need help, please call the Counseling Center at 575-835-6619, Monday - Friday from 8:00 a.m to 4:00 p.m or the Human Services Department at 800-283-4465.

**Important Things to Remember (Please Read)**

- *Please note that while the “Managed Care Organization Selection” page is optional, the Counseling Center has put together some information for you to help you do so if you so choose.*
- The application process can take up to 45 days.
- Medicaid is retroactive for up to 3 months, so if you have any unpaid medical expenses that would normally be eligible for Medicaid coverage in the 3 months prior to your application date, those will be covered by Medicaid if you are approved.

**More Information about Insurance (Medicaid)**

In the state of New Mexico, state-funded health insurance (called Medicaid or Centennial Care) is offered by 3 of what are called Managed Care Organizations (MCOs). Much like insurance companies, all 3 MCOs offer basic health insurance coverage for things such as visits with your primary care physician, dental, vision, medical transportation services, pharmacy benefits, and others. Full coverage details can be found on the website of each MCO, and all 3 of them are listed below.

On top of the basic coverage, each MCO has what are called Value Added Services. These are unique benefits/services that they offer that make them stand out from the other MCOs. When choosing what is right for you, it can be helpful to review the Value Added Services that each MCO offers. Links to what each one offers can be found below.
1) Western Sky Community Care:
   Value Added Services for Western Sky Community Care

2) Blue Cross Blue Shield:
   Value-Added Services for Blue Cross Community Centennial

3) Presbyterian:
   See p. 95 of the Member Handbook. Available at
   2020 Member Handbook for Presbyterian

   Income Cutoffs for Medicaid

   Federal Poverty Level (FPL) is a measure of income used to determine eligibility for Medicaid and the Children’s Health Insurance Program (CHIP), as well as premium subsidies and cost-sharing reductions (cost-sharing subsidies) in the exchange, and other federal programs.

   | Light Blue | Could qualify for a discounted premium. |
   | Blue      | Could qualify for a premium tax credit and cost-sharing reduction. |
   | Dark Blue | Could qualify for Medicaid coverage. |

   **What is your monthly household income? (FPL = Federal Poverty Level)**

   **New Mexico Insurance Pool**
   Coverage available if you cannot get covered through Medicaid or beWellnm.
   Discounted premiums available for individuals with incomes under 400% FPL.

   **beWellnm** (Lawfully present immigrants who do not qualify for Medicaid)

   **beWellnm with Premium Assistance**

   **Medicaid for Kids [age 0-5]**
   **Medicaid for Kids [age 6-18]**

   **Medicaid for Adults [age 19-64]**

   **beWellnm without Premium Assistance**

<table>
<thead>
<tr>
<th>How many people are in your household?</th>
<th>0-100% FPL</th>
<th>138% FPL</th>
<th>139% FPL</th>
<th>240% FPL</th>
<th>300% FPL</th>
<th>400% FPL</th>
<th>Over 400% FPL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individuals</td>
<td>$1,064</td>
<td>$1,468</td>
<td>$1,449</td>
<td>$2,552</td>
<td>$3,190</td>
<td>$4,256</td>
<td>$4,256+</td>
</tr>
<tr>
<td>Family of 2</td>
<td>$1,437</td>
<td>$1,983</td>
<td>$1,984</td>
<td>$3,449</td>
<td>$4,311</td>
<td>$5,748</td>
<td>$5,748+</td>
</tr>
<tr>
<td>Family of 3</td>
<td>$1,810</td>
<td>$2,498</td>
<td>$2,499</td>
<td>$4,344</td>
<td>$5,430</td>
<td>$7,240</td>
<td>$7,240+</td>
</tr>
<tr>
<td>Family of 4</td>
<td>$2,184</td>
<td>$3,013</td>
<td>$3,015</td>
<td>$5,240</td>
<td>$6,550</td>
<td>$8,736</td>
<td>$8,736+</td>
</tr>
<tr>
<td>Family of 5</td>
<td>$2,557</td>
<td>$3,529</td>
<td>$3,530</td>
<td>$6,137</td>
<td>$7,671</td>
<td>$10,228</td>
<td>$10,228+</td>
</tr>
<tr>
<td>Family of 6</td>
<td>$2,930</td>
<td>$4,044</td>
<td>$4,045</td>
<td>$7,032</td>
<td>$8,790</td>
<td>$11,720</td>
<td>$11,720+</td>
</tr>
</tbody>
</table>