



*Division of Human Resources
Benefits & Employee Services*

MEMORANDUM

TO: All UNM Students enrolled in the 2016-2017 UNM Student Health Plan

FROM: Division of Human Resources Benefits & Employee Services

SUBJECT: Recognition as Minimum Essential Coverage (MEC)

The Patient Protection and Affordable Care Act includes a requirement for each individual to either have Minimum Essential Coverage (MEC) for each month, qualify for an exemption, or make an individual responsibility payment when filing his or her federal income tax return. The University of New Mexico (UNM) is pleased to announce that the UNM Student Health Plan has been recognized as MEC beginning with the 2016-17 plan year. For the 2015-16 plan year, the UNM Student Health Plan was designated by law as MEC. You will receive Form 1095-C from UMM. This form provides information to report on your federal taxes to confirm you, and, if enrolled, your spouse (if you file a joint return) and individuals you claim as dependents had MEC for the months you each were covered under the plan in 2016.

In order to attain MEC recognition, we have made the following enhancements to the plan, retroactive to August 1, 2016.

- The plan language was enhanced to provide clarification of coverage available for cosmetic surgery following trauma, infection or other disease or anomaly (UNM Student Health Plan Brochure, page 30).
- Plan language was enhanced to provide clarification of coverage for Laboratory Services (UNM Student Benefit Book, page 34).
- Plan language was enhanced to provide clarification of coverage for Ambulatory Services (UNM Student Benefit Book, pages 34-49).
- The plan language was enhanced to provide clarification of coverage for Hospitalization Services including coverage for sleep studies (UNM Student Benefit Book, page 34).
- The plan language was enhanced to provide clarification of coverage for Rehabilitative and Habilitative Services to remove the limit for cardiac services and remove visit limits for physical and occupational medicine (UNM Student Benefit Book, page 45; UNM Student Health Plan Brochure, page 10).

- The plan language was enhanced to clarify that hearing aids are covered when deemed medically necessary and are not subject to age-based and frequency limitations. There are other limits in place; see plan document for details (UNM Student Benefit Book, page 31).
- The plan language was enhanced to provide clarification of coverage of autism spectrum disorders (UNM Student Benefits Book, page 29).
- The plan language was enhanced to clarify that clinical trials are included in the definition of approved clinical trials if funded by
 - An Agency of the National Institute of Health (NIH); or
 - Centers of Medicare and Medicaid Services; or
 - Agency for Healthcare Research and Quality; or
 - The Centers of Disease Control and Prevention; or
 - A qualified non-governmental research entity identified in the guidelines issued by the NIH for center support grants or the DOD, VA or Department of Energy.
- The plan language was enhanced to clarify coverage for Cancer Clinical Trials (Student Benefit Book, page 45).
- Plan language was enhanced to provide clarification of coverage available for Pediatric Dental Services including removal of exclusions for tests and oral pathology procedures and behavior management or consultation and to remove the limit to sealants for molars (UNM Student Health Plan Brochure, page 15).
- Plan language was enhanced to provide clarification of coverage available for Vision Services (New Mexico Pediatric Vision Flyer).
- The plan language was enhanced to remove coverage limits for dental services related to covered accidents (UNM Student Benefit Book, page 29).

If you would like to review these changes in detail, please refer to the plan documents on the [AcademicHealth Plans](#) website or the [UNM Human Resources Benefits website](#). If you feel that you have a claim which may need to be reprocessed, please contact UNM Health customer service at (844) 866-2224 to discuss your situation and learn how to get any claims reviewed.

Thank you.