Study excludes over-65 and institutional populations. Also assumes everyone insured.

Brief Descriptions of the Five Models
as assumed and analyzed by Mathematica Policy Research, Inc.
for the Governor’s Health Coverage for New Mexicans Committee

Model 1. Health Security Act, Version 1: Sets up a cooperative to provide health insurance to almost all New Mexicans. This version assumes provider overhead savings only in urban areas.

Model 2. Health Security Act, Version 2: Sets up a cooperative to provide health insurance to almost all New Mexicans. This version assumes no provider overhead savings.

Model 3. Health Choices, Version 1: A health insurance marketing alliance that provides vouchers to almost all New Mexicans, paid for with taxpayer dollars, and requires that all New Mexicans, including all employers, participate. Please note that Version 1 is not included in the chart. Version 1 was even more expensive than Version 2.

Model 4. Health Choices, Version 2: A version of the health insurance marketing alliance that allows employers who provide insurance to opt out of the alliance. Everyone else must participate. (This model is somewhat similar to the Affordable Care Act’s health insurance exchange approach.)

Model 5. Health Coverage Plan: Expansion of the current system, assuming all those eligible for enrollment in Medicaid and other public programs do so. Requires everyone to either purchase private insurance or enroll in a public program. (This model does not include an exchange.)

It is important to keep in mind that Mathematica assumed that everyone would be insured regardless of the approach. The models did not include the over-65 population and the institutional population.