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Marketplace Affordability Program State Subsidy Report Guide

Overview

This guide provides details for the new state subsidy reports that will replace the 820B (New Mexico Premium Assistance, NMPA), 820C (Native American Premium Assistance, NAPA), and 820D (Medical Transition Premium Relief, MTPR) files. The three state subsidies, administered in partnership with the New Mexico Health Care Authority (HCA), are designed to ease the financial burden of health insurance premiums for eligible residents and facilitate broader access to coverage. They are components of the Marketplace Affordability Program, which is funded through the Health Care Affordability Fund.¹

Subsidy Summary

1. New Mexico Premium Assistance (NMPA)

- **Purpose:** To reduce monthly health insurance premiums.
- **Eligibility:** Most New Mexico residents who qualify for Advance Premium Tax Credits (APTCs), with household income up to 400% of the federal poverty level.

2. Native American Premium Assistance (NAPA)

- **Purpose:** To reduce total cost responsibility for eligible Native American individuals.
- **Eligibility:** Members of federally-recognized tribes who qualify for APTCs, with household income up to 400% of the federal poverty level.

3. Medicaid Transition Premium Relief (MTPR)

- **Purpose:** To support individuals transitioning from Medicaid to insurance coverage through the Marketplace. The one-time payment is intended to create a 'free' first month and ensure effectuation of coverage through the Marketplace.
- **Eligibility:** Consumers who are no longer eligible for Medicaid and are enrolling in Marketplace plans, with household incomes up to 400% of the federal poverty level.

¹ For a more detailed description of the programs, see the "2026 Plan Year Health Insurance Marketplace Affordability Program Policy and Procedures Manual" available at <https://www.hca.nm.gov/health-insurance-marketplace-affordability-program/>

Presented below are tables providing the report definitions associated with the NMPA, NAPA, and MTPR subsidies reports.

NMPA and NAPA:

Subsidy Current Month Report

File naming conventions:

NMPA_CUR_(HIOS ID)_(Date of report)

NAPA_CUR_(HIOS ID)_(Date of report)

Field	Definition
Exchange Assigned Policy ID	Enrollment's Policy ID (REF*1L field)
Invoice Month	Month of invoice generation
Exchange Assigned Subscriber ID	12-digit member ID
Subscriber First Name	Member's first name
Subscriber Last Name	Member's last name
Subsidy Effective Date	Financial effective date
State Subsidy Amount	Calculated state subsidy amount at the subscriber-level for the entire enrollment.
Coverage Begin Date	First day of month covered
Coverage End Date	Last day of month covered
HIOS ID	Carrier's 5-digit HIOS ID
Assigned Plan Identifier	16-digit Plan ID

Subsidy Adjustment Month

File naming conventions:

NMPA_ADJ_(HIOS ID)_(Date of report)

NAPA_ADJ_(HIOS ID)_(Date of report)

Field	Definition
Exchange Assigned Policy ID	Enrollment's Policy ID (REF*1L field)
Invoice to Adjust Month	Month for which the adjustment is made (i.e. a prior month)
Exchange Assigned Subscriber ID	12-digit member ID
Subscriber First Name	Member's first name
Subscriber Last Name	Member's last name
Subsidy Effective Date	Financial effective date
State Subsidy Amount	Old State Subsidy Amount
Adjust Subsidy Amount	New State Subsidy Amount
Delta Amount	Amount of Change from the prior amount
Coverage Begin Date	First day of month covered
Coverage End Date	Last day of month covered
HIOS ID	Carrier's 5-digit HIOS ID
Assigned Plan Identifier	16-digit Plan ID

MTPR:**Subsidy Current & Adjustment Month Report**

Filename convention:

MTPR_(HIOS ID)_(Date of report)

Field	Definition
Carrier Name	Issuer name
Customer Code	Household ID assigned
Subscriber Code	12-digit member ID
Plan Code	16-digit Plan ID
Plan Variant	2-digit suffix of a 16-digit plan code
Transaction Type	SU – Subsidy. SR - Subsidy Reversal
Exchange Policy ID	Enrollment's Policy ID (REF*1L field)
Transaction Date	System-generated date
From Date	First day of month covered by MTPR
To Date	Last day of Month covered by MTPR
DOB	Subscriber's DOB
Gender	Subscriber's gender
Premium	Total MTPR applied to enrollment

Timeline:

1. On the 2nd of the month (or the next business day), the Subsidy Current Month Report is generated for the upcoming month's subsidies.
2. On the 2nd of the month (or the next business day), the Subsidy Adjustment Month Report is generated for any changes generated since the last Report.
3. Example
 - a. On 3/2/26, the Subsidy Current Month Report is generated for State Subsidies for the month of March
 - b. On 3/2/26, the Subsidy Adjustment Month Report is generated with changes to January and February subsidies that occurred since the 2/2/26 report was generated.
4. The reports will be generated by BeWell staff and delivered to the Health Care Authority for review and approval.
5. After approval, BeWell will issue the reports to the carrier and HCA will issue payments to the carrier for the monthly subsidies.²
6. Example
 - a. On 3/2/26, BeWell submits NMPA, NAPA, and MTPR reports for the month of March to HCA.
 - b. Payment amounts for NMPA, NAPA, and MTPR related to March coverage will be included in the Notice of Payment.
 - c. By a target date of 3/31/26, all payments for March coverage month will be disbursed to the issuers.
7. Payments are targeted for disbursement by the last business day of each month.

² For a more detailed description of approval and payment timeline, see the "HCA Bulletin 2025-001 PY25 Reporting and Payment Processes and Timeline" available at <https://www.hca.nm.gov/health-insurance-marketplace-affordability-program/>

Sample Reports:

NMPA and NAPA:



NMPA_CUR.xlsx



NAPA_CUR[50].xlsx



NAPA_ADJ[72].xlsx



NMPA_ADJ[27].xlsx

MTPR:



Medicaid Transition
Premium Relief Repc