



Current information on Paying the Bills:

1. Health care and insurance
2. Mortgage
3. Rent
4. Utilities
5. Cell phone and internet
6. Taxes

Updated 4/27/20

BEWARE COVID SCAMS!

Be on the alert for scammers are taking advantage of these relief measures and the people who need them. Please be mindful of [these tactics](#) and beware of anyone attempting to access any of your personal information.

1. How do I pay for CoVid-19 testing or health care?

Testing is free. Superintendent of Insurance Russell Toal has issued an [emergency rule](#) prohibiting health insurers from imposing cost sharing, including copays, coinsurance and deductibles, for testing and health care services related to COVID-19. The rule also covers pneumonia, influenza, or any disease or condition that is the subject of a public health emergency. If consumers believe they have been unfairly billed for testing or treatment of COVID-19, they should contact the OSI Managed Health Care Bureau at **1-855-427-5674**.

NMMIP. If you test positive for COVID 19 and have no health insurance, you are eligible for coverage under the New Mexico Medical Insurance Pool (NMMIP). This is the state's high-risk pool, providing comprehensive health coverage for people who have significant medical conditions, are uninsured, and are not currently eligible for other coverage (such as Medicaid or Medicare). As of March 6th, **COVID-19 is included as one of its covered conditions**, which triggers expedited enrollment.

NMMIP does **charge premiums** to enrollees. The state of New Mexico will cover the premium costs for all uninsured childcare workers with COVID-19 and their immediate household. Uninsured New Mexicans who are not eligible for Medicaid or other insurance today may be able to sign up for comprehensive health insurance coverage through NMMIP **if they pay their own premiums**. The amount of the premium varies based on age, where in New Mexico you live and whether you are a smoker. Deductibles and copayments are waived for treatment of COVID-19, influenza and pneumonia.

More information about NMMIP is available at <https://nmmip.org/>

BeWell NM. Even though we're not currently in an open enrollment period, many New Mexicans may qualify for special enrollment if they've recently experienced certain life changes such as a change in Medicaid eligibility, moving to a new area, change in job or income, turning 26, having a

baby, and a change in marital status. The Native American community is able to enroll in a health plan throughout the year. As you know, New Mexicans can also qualify for low-cost or no-cost health insurance with the help of premium assistance. We hope you will share the attached digital flyer with anyone in your community who may be in need of health insurance. For more information, visit their website at <https://www.bewellnm.com/>

2. I can't pay my mortgage.

Download this [informational flyer](#) on Know Your Rights – Stay in Your Home.

The Federal Housing Finance Authority (FHFA) and the Federal Administration (FHA) have announced a moratorium on foreclosures and evictions for at least 60 days (beginning March 19th) to borrowers impacted by the coronavirus. Forbearance allows for a mortgage payment to be suspended for up to 12 months due to hardship caused by the coronavirus. If you have received an eviction notice, please call the state's COVID-19 general hotline at 1-833-551-0518.

3. I can't pay my rent.

Download this [informational flyer](#) on Know Your Rights – Stay in Your Home.

The **New Mexico Supreme Court** on 3/24/20 ordered a temporary moratorium on evictions for those who are unable to pay rent during the COVID-19 public health emergency. If your landlord has filed a petition for a writ of restitution (an eviction or collection proceeding) against you for nonpayment of rent or any other reason you must participate in the hearing set by the judge. You will need to provide the judge with evidence of your current inability to pay your rent at the hearing. The hearing will be held by video or phone. The summons you receive from the court will give you directions about how to participate in the hearing.

If you would like assistance with your eviction proceeding please contact:

- New Mexico Legal Aid - (505) 633-6694
- Senior Citizens Law Office - (505) 265-2300, (Serves residents of Bernalillo, Sandoval, Valencia and Torrance counties who are 60 or older.)

Also, The **New Mexico Housing Authority** has halted all evictions from its properties, including low-income housing units.

4. What about my utility bills?

Download this [informational flyer](#) on Know Your Rights – Keep Your Utilities On

- **PNM** will NOT disconnect anyone's energy service due to customers' experiencing financial hardship and inability to pay. Late fees, collections, and credit reporting have all been suspended until further notice. PNM will provide notice before billing and disconnection policies resume. Payment centers are currently open, however, to keep yourselves and PNM employees healthy, please use self-service options: [PNM.com/pay](https://www.pnm.com/pay). Only use in-person payment centers if you MUST and are NOT experiencing flu-like symptoms.
- **El Paso Electric** and **Xcel Energy** have also suspended service disconnections for nonpayment until further notice.

- [NM Gas Company](#). At this time, no service will be disconnected for non-payment. Our walk-in payment centers are closed. You can pay your bill by mail, by phone or on [this website](#) at the My Account tab at the top of this page. If you need help with a payment plan, billing questions or other inquiries, please call us at 1-888-664-2726 and we will work with you.

5. **I can't pay my internet or cell phone bill.**

All major internet service providers and telecommunications companies in the state have signed onto the Federal Communications Commission's [Keep America Connected Pledge](#). The companies have pledged for the next 60 days (through May 12th) to:

- Not terminate service to any residential or small business customers because of their inability to pay their bills due the disruption of the coronavirus pandemic;
- Waive any late fees that any residential or small business customers incur because of their economic circumstances related to the coronavirus epidemic;
- Open Wi-Fi hotspots to any American who needs them.

If your internet or cell phone service has been terminated and you require assistance to contact your provider, please call the state's COVID-19 general hotline at 1-833-551-0518.

7. **What about taxes?**

The New Mexico Taxation and Revenue Department (TRD) has announced that New Mexico taxpayers qualify for extended return and payment deadlines due to the Coronavirus Disease 2019 (COVID-19) pandemic (emergency declaration) by the Federal Government and the COVID-19 statewide public health emergency declaration (Executive Order 2020-004) by the Governor of New Mexico Michelle Lujan Grisham. **The extensions affect personal income tax, corporate income tax, and withholding tax.** The Taxation and Revenue Department (TRD) will not impose a late-filing and late-payment penalty nor charge interest on taxes owed. [Learn more.](#)