



**BlueCross BlueShield  
of New Mexico**



# WELCOME

## State of New Mexico

### Group Benefits Health Plan

### Plan Year: January – December 2020



# Why Blue Cross and Blue Shield of New Mexico?



**HMO and PPO  
Plans**



**Statewide or  
National Coverage**



**Personalized  
Customer Service**



**Health and Wellness  
Programs**



**Tools and  
Resources**



**Digital  
Capabilities**

# Plan Options – What to consider when making plan decisions

1

## **Provider availability**

Will you be able to visit the doctors, hospitals and other facilities you want to? Does your plan choice have coverage out of state?

2

## **Your costs**

How much is going to come out of your paycheck every month? What about for the **whole year**?

3

## **Benefit payments**

How much will you have to pay out of your pocket for your medical expenses?

4

## **Medical services**

Consider your health status and services you expect to use during the year. What have your medical needs been in the past year and what might they look like in the near future?

# Common Terminology:

**Copay** – A set dollar amount you will pay.

**Deductible** – A specific dollar amount which must be met by a member before the Plan begins to pay.

**Coinsurance** – A percentage of a covered service that you are responsible for paying after the deductible has been met.

**Out-of-Pocket Maximum** – The maximum amount per year you are required to pay out of your own pocket. (Includes: Deductible, Copays, Coinsurance and Prescription Drug Plan).

**Premium** – The amount of money that is paid for an insurance policy.

# HMO – How It Works

## In-Network Providers

- Access to contracted HMO, in-network providers in New Mexico and some contiguous counties.
- No need to obtain referrals for specialist care
- Provider files claims
- Predictable copayments
- Away from Home Care® Program available in certain states

## Out-of-Network Providers

- No coverage except for ***emergency room and urgent care services***

# More Doctors. More Hospitals.



Over 31,500 HMO contracted providers in New Mexico including:

UNM Hospitals and Physicians

Lovelace Hospitals and Physicians



When traveling outside of New Mexico, you have access to **emergency room** and **urgent care**.

When you or your covered dependents are away from home for more than **90 consecutive days**, you will be able to enroll as a **Guest Member** of an **HMO** participating state. Please call to verify participating states.

# Away From Home Care Program – HMO

## Before enrolling in the BCBSNM HMO Plan:

- Contact BCBSNM [Customer Service](#) and confirm if that particular state participates in the [Away From Home Care program](#). Please note that not all states participate in this program.
- 

## After enrolling:

- Once you have enrolled in the HMO Plan, a Customer Service Advocate will work with you to complete a [Guest Membership application](#), which is required for the [Host HMO](#) to provide you with a membership ID card.



# PPO — How It Works

## In-Network Providers

- National PPO Network
- Lower out-of-pocket costs for care
- Protection from billing over the allowed amounts (balance billing)
- No claim forms — provider files claim
- No referrals required
- No requirement to select a Primary Care Physician (PCP)

## Out-of-Network Providers

### **You do have coverage, but**

- You pay a greater share of the costs
- You may need to file your own claims
- You may be billed for charges over the allowed amount (balance billed)



# More Doctors. More Hospitals.



95%  
of doctors



1.3+ million  
Providers

96%  
of hospitals



More than 7,500  
Hospitals



**Nationwide Coverage**  
when traveling or living  
outside of home state



**Blue Cross Blue Shield Global<sup>®</sup> Core**  
coverage when traveling in  
171 countries and territories

# Differences Between *HMO* and *PPO*

## HMO

- Care is PCP driven – we highly recommend establishing a relationship with a Primary Care Physician
- You must stay in the HMO network: No out-of-network coverage, except for emergency room and urgent care
- Fixed predictable copays on covered services
- No referrals required to see a specialist
- A robust network of providers in the state of New Mexico

## PPO

- Care is always your choice with direct open access to providers statewide, nationally and internationally
- No referrals required to see a specialist
- Most services subject to deductible and coinsurance
- Flexibility and access to see any licensed provider
- Largest and most recognized network of contracted providers

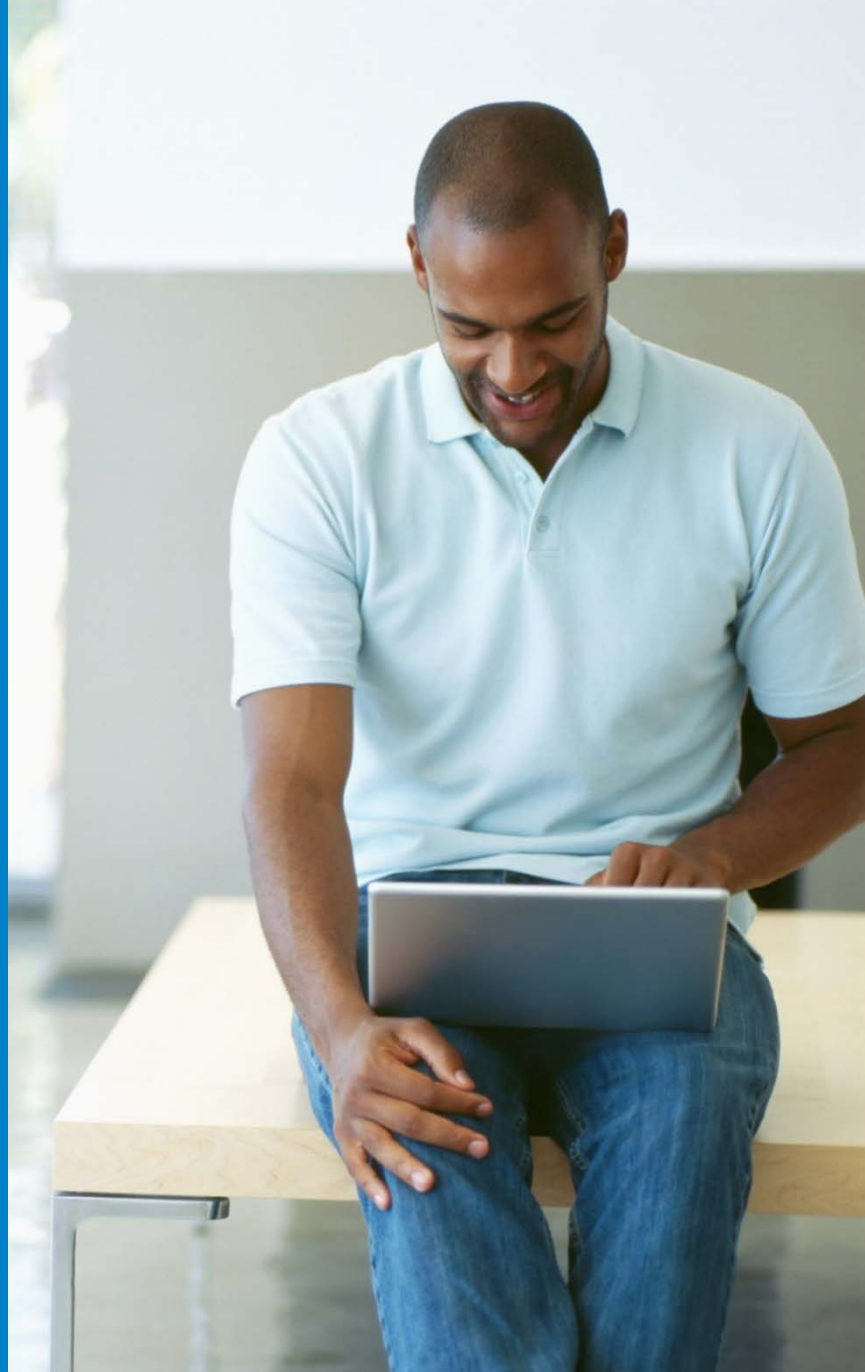
# Benefits Comparison

Benefit	HMO	PPO Plan	
	IN-NETWORK	IN-NETWORK	OUT-OF-NETWORK
Individual Deductible **	\$425	\$500	\$3,000
Two-Person / Family Deductible **	\$850 / \$1,275	\$1,000 / \$1,500	\$6,000 / \$9,000
Individual Out-of-Pocket Max **	\$4,000	\$4,000	\$9,000
Two-Person / Family Out-of-Pocket Max **	\$8,000 / \$12,000	\$8,000 / \$12,000	\$16,000 / \$23,000
Office Visit PPP / Specialist	\$35/\$50	\$40/\$60	50%*
Preventive Care	No charge	No charge	50%
Inpatient Admission	\$700*	\$1,250*	50%*
Emergency Room	\$300*	\$325*	\$325* (after PPO deductible)
Urgent Care	\$60*	\$65*	\$75* (after PPO deductible)
Lab, X-Ray, EKGs and Other Diagnostic Tests	25%*	30%*	50%*
PET Scans, CT Scans and MRIs	25%* (up to a max. member share of \$250 per test)	25%* (up to a max. member share of \$300 per test)	50%*

\*After deductible

\*\*Medical and Rx combined

# Online Tools



**Affordability Cures:** We are pleased to share an update on our endeavor to find long-term solutions for affordable health care. Learn more from Blue Cross and Blue Shield of New Mexico President Kurt Shipley. >

**Connect Online Community**

Search articles and watch videos; ask questions and get answers. Topics include everything from improving your well-being to explaining health coverage.

 [Connect Now >](#)

**LifeTimes e-Newsletter**

Get monthly updates on taking care of your health and simple ways to get

Search Plans

- Albuquerque Public Schools
- Andeavor
- Federal Employee Program (PPO)
- FEHB - New Mexico BlueHMO Preferred
- Los Alamos National Laboratory
- New Mexico State University Retirees
- NM Public Schools Insurance Authority
- NM Retiree Health Care Authority
- Sandia National Laboratories
- State of New Mexico**
- University of New Mexico
- UNM Health
- UNM Hospitals

Search Plans ▼

**Stay Informed**

- [Addressing What Matters >](#)
- [Alerts and Announcements >](#)
- [News Releases >](#)
- [Updates on 2019 Plans >](#)

**Large Groups**

Are you a member of one of our largest groups? Members of the following plans can access their benefit information here.

[View Plan](#)

# You will find:

- HMO and PPO Plan Benefits
- Doctors and Hospitals
- Downloadable Forms
- Customer Service Information and links to Express Scripts, Davis Vision, Delta Dental and State of New Mexico Group Benefits Plan Website

# Sign Up for Blue Access for Members<sup>SM</sup>

The screenshot shows the BlueCross BlueShield of New Mexico website. The navigation bar includes 'Welcome', 'Employers', 'Producers', 'Providers', 'Company Information', 'Feedback', 'Language Assistance', and 'En español'. The main navigation menu has 'Home', 'Insurance Basics', 'Shop Plans & Products', 'Find a Doctor or Hospital', 'Member Services', and 'Sign Up or Log In'. The 'Sign Up or Log In' button is highlighted with an orange arrow. Below the navigation, there is a 'Join the more than 550,000 their health c' banner. The 'blueaccess for Members' logo is displayed. The login form includes a 'User Name' field, a 'Password' field, and a 'Log In' button. A 'Register Now' link is visible next to the 'User Name' field, highlighted with an orange arrow. Below the login form, there are sections for 'Individual and Family', 'Medicare', and 'Medicaid'.

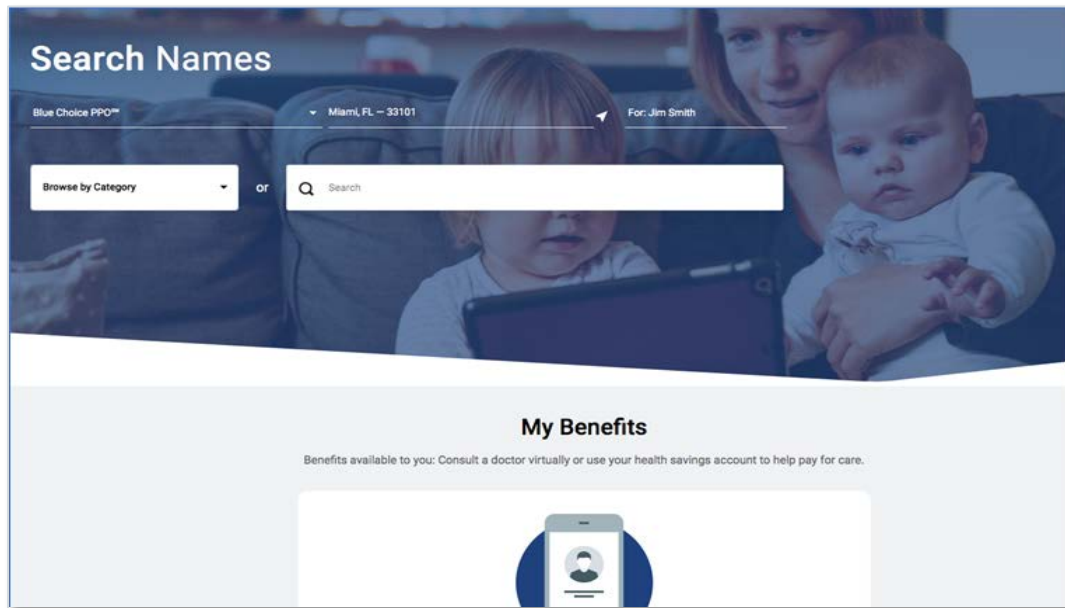
Go to [bcbsnm.com](https://bcbsnm.com) and log in to Blue Access for Members via web or mobile.

Click **Register Now** for New Users

To register you will need your identification number on the front of your ID card OR you can call the Customer Service number on the back of the card

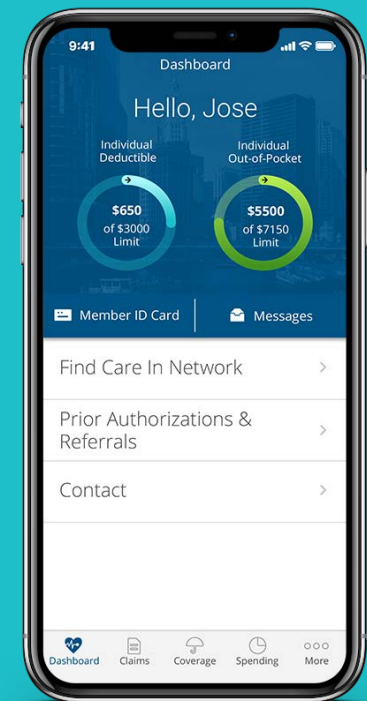
# Inside Provider Finder<sup>®</sup>

- Quality designations for facilities and physicians
- Enhanced provider demographics
- Customizable search, maps and directions
- Patient reviews on physicians



**\*Cost information is only available for PPO members.**

You can also look up expected out-of-pocket costs for specific procedures\*



# Cost Estimate: MRI of the Brain

Out-of-pocket costs change depending on the provider you choose.

Estimated cost range

**About MRI - Brain without Contrast**

Estimated Costs for Jim Smith  
**\$276 - \$1,507**

**ESSENTIAL NOTE**  
For more information regarding your out-of-pocket costs for this procedure, please Review Your Benefits. If you require more details, Request a Written Estimate.

**Ambulatory Diagnostic Center**  
Radiology

LOCATION  
Ambulatory Diagnostic Center  
6789 Western Pkwy Ste 101, Albuquerque, NM 87102  
[Get directions \(2.1 mi away\)](#)

CONTACT INFORMATION  
Phone: 505-555-1111

4.1 View 24 ratings >  
2 Awards

Your Estimated Cost  
**\$276**  
In your network

**Flagler Diagnostic Center**  
Multi-Specialty

LOCATION  
Flagler Diagnostic Center  
4213 Main St Ste 100, Albuquerque, NM 87102  
[Get directions \(2.2 mi away\)](#)

CONTACT INFORMATION

Be the First to Review  
2 Awards  
1 Affiliation

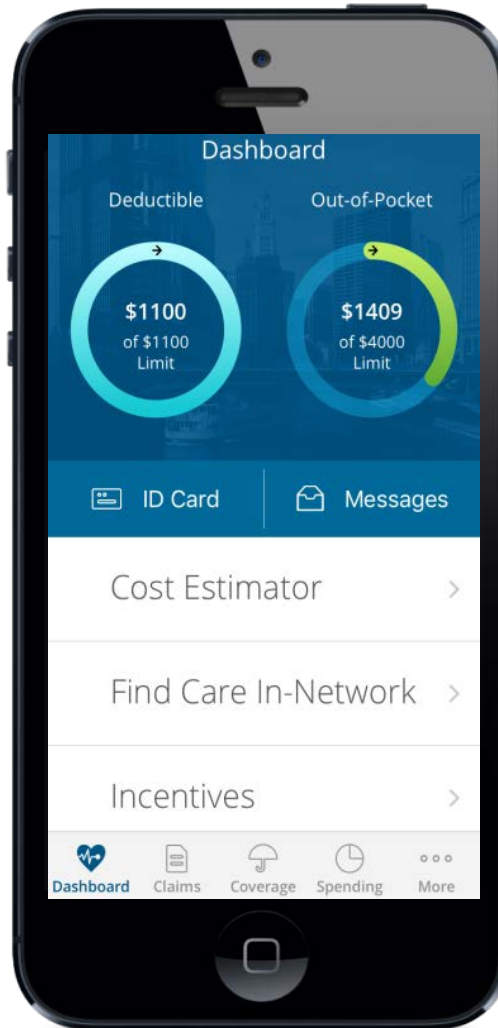
Your Estimated Cost  
**\$300**  
In your network

Estimated cost by provider and facility



# BCBSNM App

- Find a doctor, hospital or urgent care facility
- Search for doctors that speak Spanish
- Log in to Blue Access for Members<sup>SM</sup>
- View claims and coverage details
- Create/view messages from customer service
- Access or request ID cards
- Access health and wellness information
- Link to map and directions

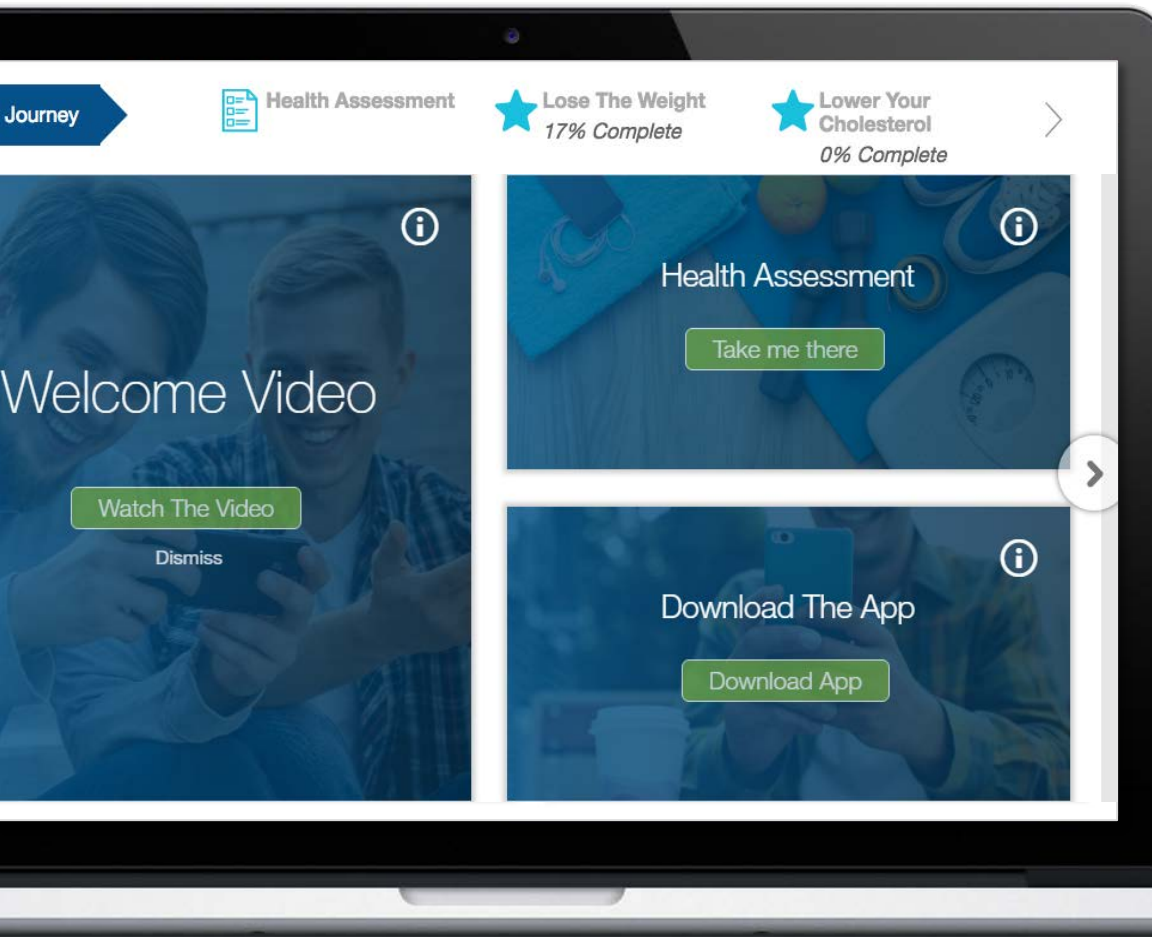


To download the app, go to Google Play, the App Store or text **BCBSNMAPP** to **33633**

# Health and Wellness



# Well onTarget<sup>®</sup> Member Portal



## Portal Highlights

- Health Assessment
- Member Dashboard
- Explore Your Wellbeing
- My Journey Recommended Activities
- Digital Self-management Programs
- Trackers and Tools
- Interactive Symptom Checker
- Health and Wellness Content
- Blue Points<sup>SM</sup> Rewards
- Personal Wellness Challenges
- Fitness and Nutrition Tracking and Device Integration

# Well onTarget Fitness Program

You don't eat the same food every day.

**Why work out at the same fitness location every single time?**

**\$25** to sign up, **\$25** per month

- Mix and match fitness locations
- No contract and no obligation
- Unlimited access to a nationwide network of more than 10,000 participating fitness locations
- Just log in to Blue Access for Members<sup>SM</sup> and click "Fitness Program" in Quick Links to reach the enrollment page



Available to members and their covered dependents (age 18 and older).



24/7 Nurseline

**Advice anytime.**  
Advice isn't just needed  
from 9 to 5.

Round-the-clock health and wellness  
advice from licensed nurses

Plus, you can also listen to more than  
1,200 AudioHealth Library topics

**800-973-6329**

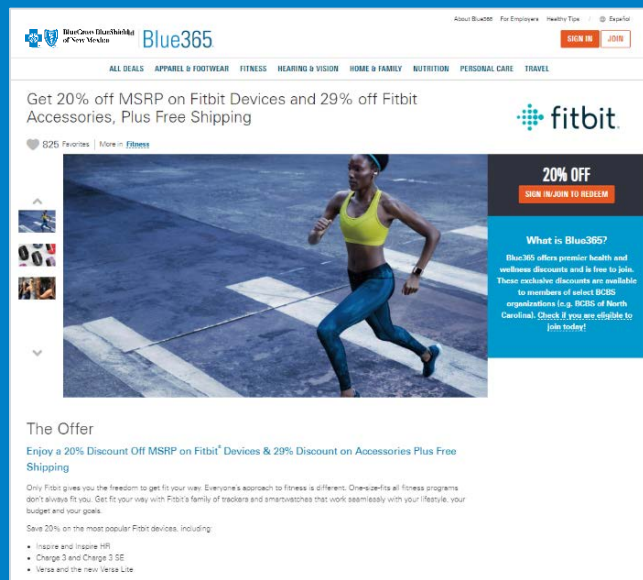
Available in English and Spanish



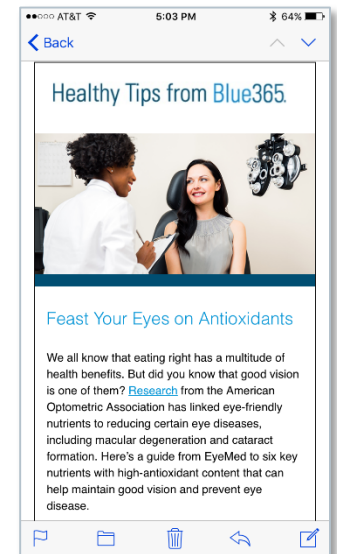
# Blue365<sup>®</sup> Member Discount Program

- Exclusive health and wellness deals from national and local retailers
- Save money on gym memberships, vision exams and services, hearing aids and diet-related services
- Log on to Blue Access for Members<sup>SM</sup> for updates and to register for weekly emails

Member discounts  
simply for being a  
BCBSNM member



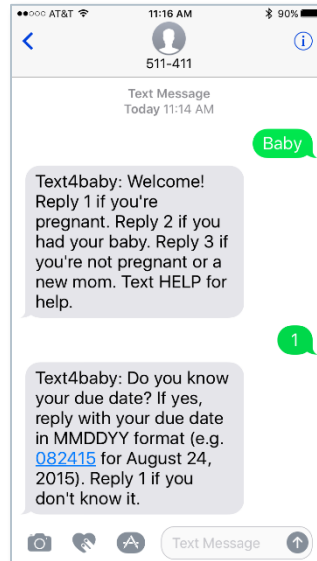
Blue365 is a discount program only for BCBSNM members. This is NOT insurance. Some of the services offered through this program may be covered under your health plan. Employees should check their benefit booklet or call the Customer Service number on the back of their ID card for specific benefit facts. Use of Blue365 does not change monthly payments, nor do costs of the services or products count toward any maximums and/or plan deductibles. Discounts are only given through vendors that take part in this program and are subject to change. BCBSNM does not guarantee or make any claims or recommendations about the program's services or products. Members should consult their doctor before using these services and products. BCBSNM reserves the right to stop or change this program at any time without notice.



# Special Beginnings®

Enroll in the Special Beginnings program to receive guidance from pregnancy to six weeks after delivery

- Pregnancy risk assessment
- Personal health guidance based on risk
- Educational materials
- Coordinated care with your physician
- Screening for depression



Expectant mothers and babies get off to a healthy start with prenatal and postnatal education and support



# How to Find PPO and HMO Providers



From your computer or mobile device, log on to [bcbsnm.com](https://bcbsnm.com) and click on **Find a Doctor or Hospital**



Talk with your provider's office



Call the Customer Service number on the back of your ID card **877-994-2583** or **800-810-BLUE** for **BlueCard**

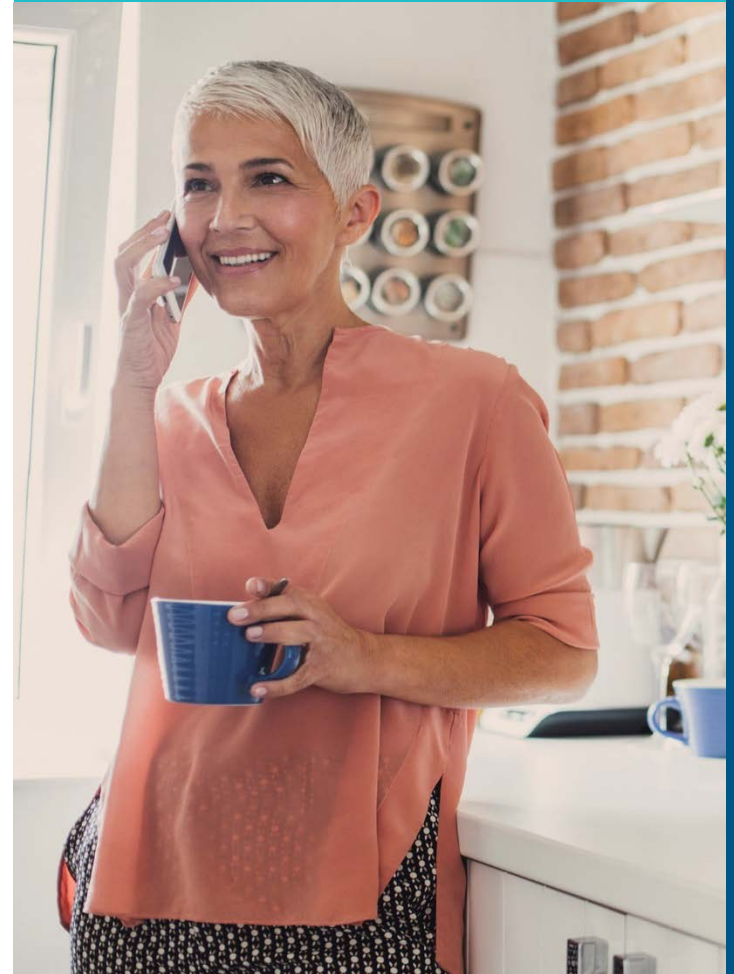


# Service That Takes You Out of the Middle

**Call Customer Service for assistance and questions about:**

- The Away from Home Care<sup>®</sup> Program
- Claims
- Medical benefit coverage
- Finding network providers
- Membership and eligibility
- Navigating digital tools and resources
- ID card requests
- Health education and transfer to other health programs

**877-994-2583**



**Thank You**

