



BlueCross BlueShield
of New Mexico



WELCOME

State of New Mexico

Group Benefits Health Plan

Plan Year: January – December 2021



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 Think About

1

Provider availability

Will you be able to visit the doctors, hospitals and other facilities you want to?

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 has your experience been in past years?

Common Terminology:

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

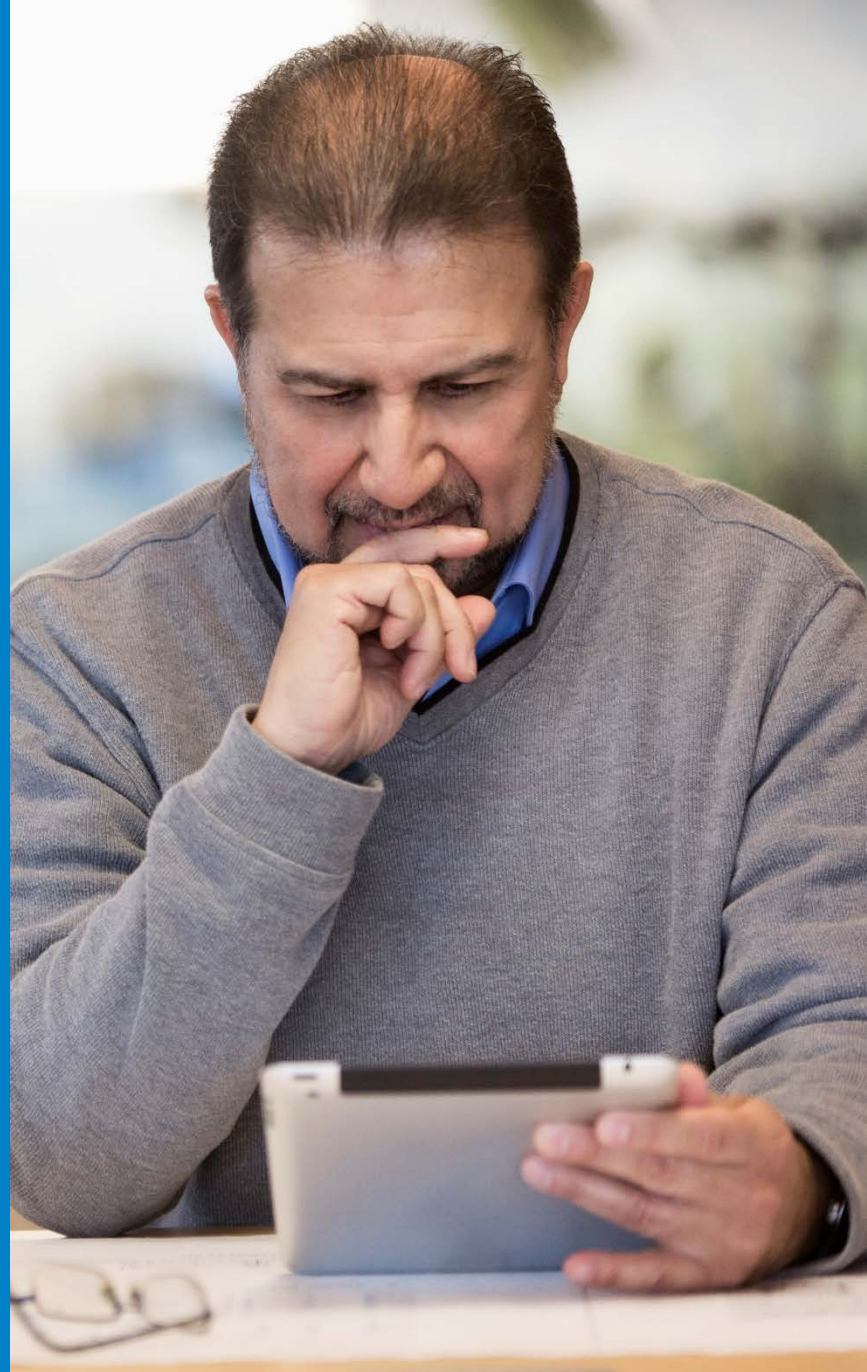
Deductible – A specific dollar amount which must be met by a member before the Plan begins to pay.

Copay – A set dollar amount you will 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).

Plan Options



HMO – How It Works

In-Network Providers

- Access to contracted HMO, in-network providers in New Mexico
- 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***

HMO Plan



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



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

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

ADVANTAGES

- Receive the highest level of benefits and potentially pay less 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 PCP
- Access to a national PPO network

Out-of-Network Providers

DRAWBACKS

You do have coverage, but

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

PPO Plan



95%
of doctors

96%
of hospitals



1.3+ million
Providers



More than 7,500
Hospitals



Nationwide Coverage
when traveling or living
outside of home state



Blue Cross Blue Shield Global® Core
coverage when traveling in
171 countries and territories

Differences Between HMO and PPO

HMO

- A robust network of providers in the state of New Mexico
- 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

PPO

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

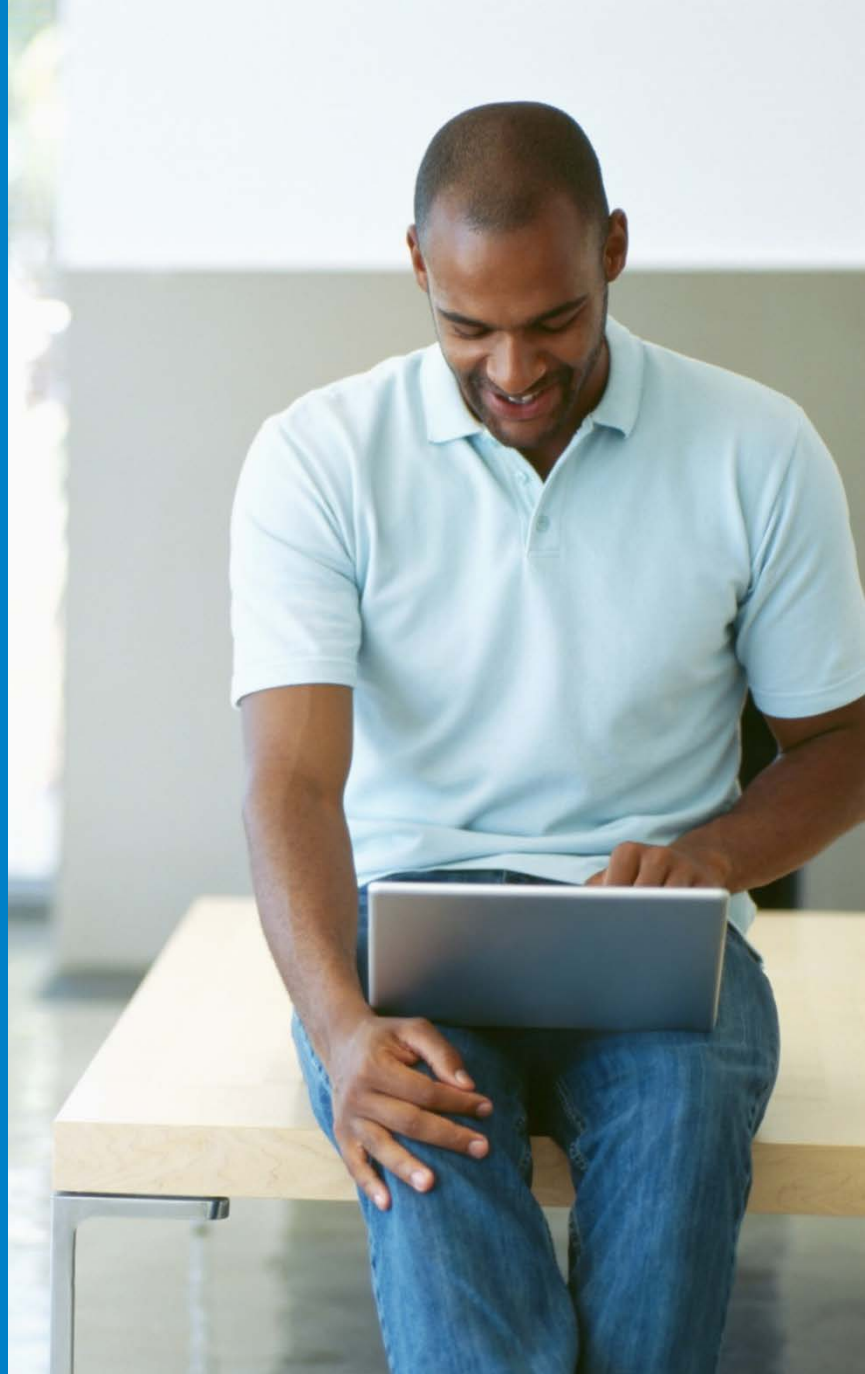
Benefits Comparison

Benefit	HMO	PPO Plan	
	IN-NETWORK	IN-NETWORK	OUT-OF-NETWORK
Individual/Two-Person/Family Deductible	\$425 / \$850 / \$1,275	\$500 / \$1,000 / \$1,500	\$3,000 / \$6,000 / \$9,000
Individual/Two-Person/Family Out-of-Pocket Max**	\$4,000 / \$8,000 / \$12,000	\$4,000 / \$8,000 / \$12,000	\$9,000 / \$16,000 / \$23,000
Primary Care/Specialist Visit	\$35 / \$50	\$40 / \$60	50%*
Telehealth Services	\$0 (effective January 1, 2021)	\$0 (effective January 1, 2021)	50%*
Preventive Care	\$0	\$0	50%
Inpatient Admission	\$700*	\$1,250*	50%*
Emergency Room	\$300*	\$325*	\$325* (after in-network deductible)
Urgent Care	\$60*	\$65*	\$75* (after in-network 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



Resources

Pharmacy and Prescription Plans >

Control Costs With SmartER CareSM >

LifeTimes[®] Newsletter >

Go Digital >

Get Free In-Person Help >

Go Digital

Tell us how and when to reach you. Update your contact information and sign up for text and email alerts to help you keep track of your:

- ✓ Claims
- ✓ Explanation of benefits
- ✓ Saving opportunities
- ✓ Health and well-being

[Update Now](#)

Large Group

Are you a member of one of our largest groups?

Members of the following plans can access their benefit information here.

State of New Mexico

Search Plans

Albuquerque Public Schools

Christus St. Vincent

Federal Employee Program (PPO)

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

UNM Hospitals

UNM LoboHealth

[Search Plans](#)

[Buying a Health Plan](#)

[Member Resources](#)

[Health Care Costs](#)

[How to Enroll for a Health Plan](#)

[Log in to Blue Access for Members](#)

You will find:

- HMO and PPO Plan Benefits
- Doctors and Hospitals
- Downloadable Forms
- Customer Service Information and links to your Vision, Pharmacy and Dental carriers and the State of New Mexico Group Benefits Plan Website

Sign Up for Blue Access for MembersSM

The screenshot shows the BlueCross BlueShield of New Mexico website. At the top, there is a navigation bar with links for Welcome, Employers, Producers, Providers, Company Information, Feedback, Language Assistance, and En español. Below this is a search bar and a profile icon for Ask IVY SM. The main navigation bar includes links for 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 bar, there is a large banner for Blue Access for Members. The banner includes a login form with fields for User Name and Password, and a Log In button. A link for Register Now is also present. The Register Now link is highlighted with an orange arrow. Below the banner, there are three main sections: Individual and Family, Medicare, and Medicaid. Each section has a list of links for further information.

Go to **bcbsnm.com** and log in to Blue Access for Members via web or mobile.

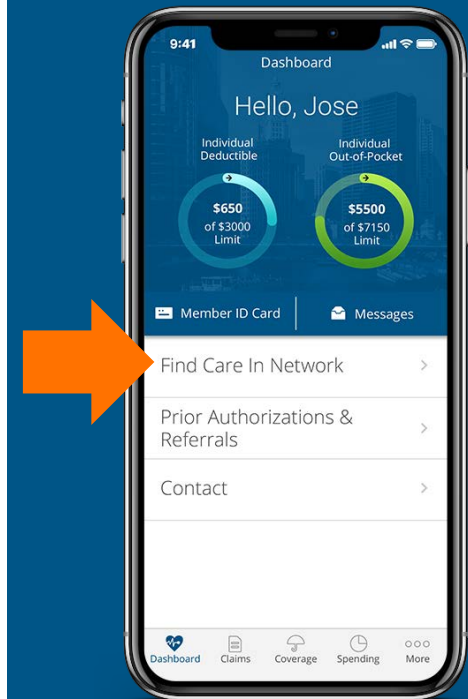
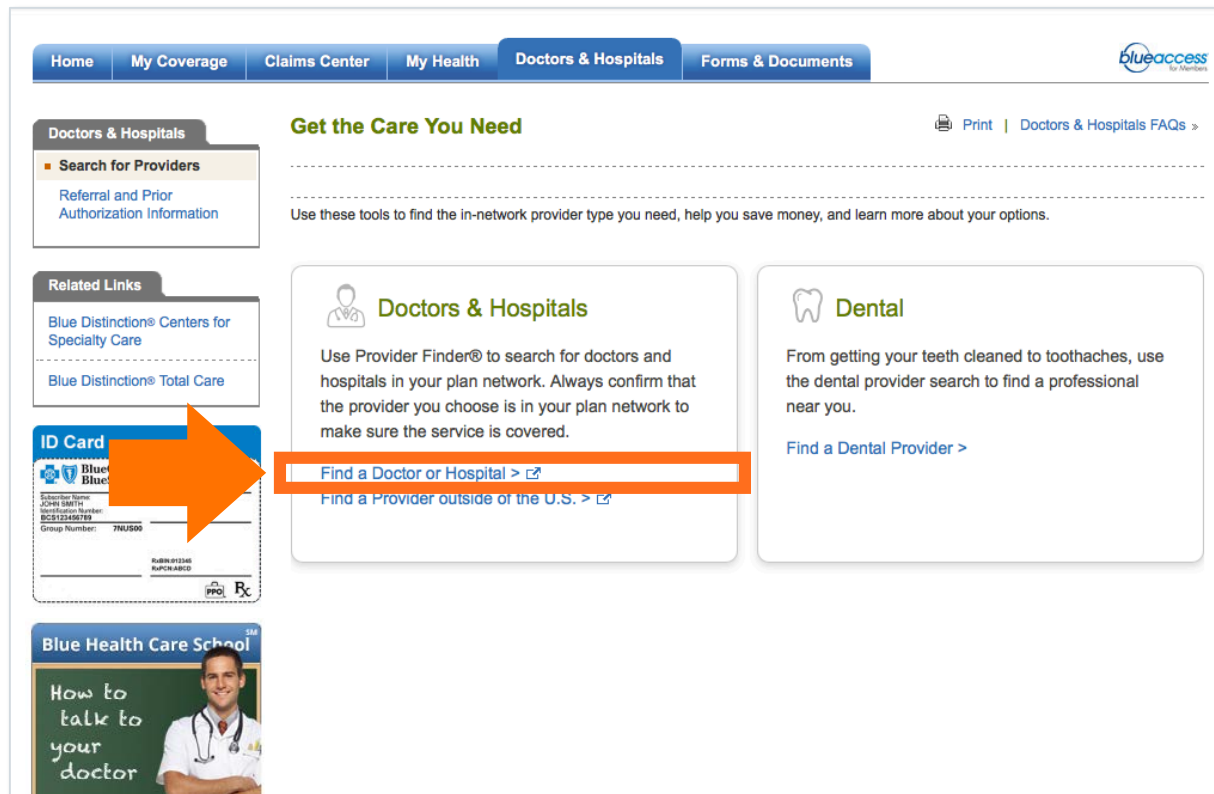
Click **Register Now** for New Users

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

Accessing the Provider Finder®

1. Log in to Blue Access for Members
2. Click the Doctors & Hospitals tab
3. Then select “Find a Doctor or Hospital”

Or access
Provider Finder
through the
BCBSNM App.



Cost Estimate: MRI of the Brain

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

The screenshot displays a webpage for MRI services. At the top, a blue header contains the text 'About MRI - Brain without Contrast' and 'Estimated Costs for Jim Smith \$276 - \$1,507'. Below this is a red 'ESSENTIAL NOTE' bar. The main content area lists two providers: 'Ambulatory Diagnostic Center' and 'Flagler Diagnostic Center'. Each provider entry includes location, contact information, ratings, and awards. On the right side of the page, a vertical panel shows 'Your Estimated Cost' for each provider: \$276 for Ambulatory Diagnostic Center and \$300 for Flagler Diagnostic Center. Both are marked as 'In your network'. An orange arrow points from the top right to the cost range, and another orange arrow points from the bottom right to the individual provider costs.

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

☐ Add to Compare [View Profile](#)

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

☐ Add to Compare [View Profile](#)

Your Estimated Cost
\$276
In your network

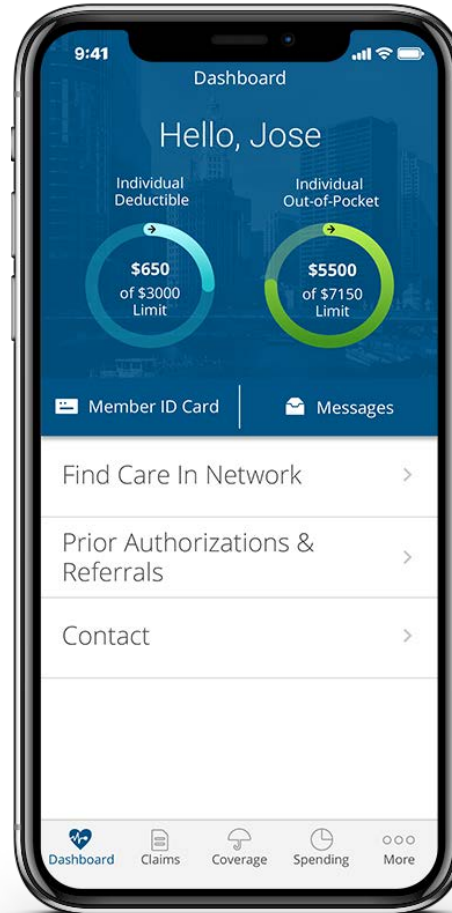
Your Estimated Cost
\$300
In your network

Estimated cost range

Estimated cost by
provider and facility

BCBSNM App for Mobile Devices

- Find an in-network doctor, hospital or urgent care facility or search for Spanish-speaking doctors
- Access your claims, coverage and deductible information
- Access temporary digital member ID card
- Secure login with Face ID (iOS only) and Fingerprint ID
- **Let us know your communication preferences**



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

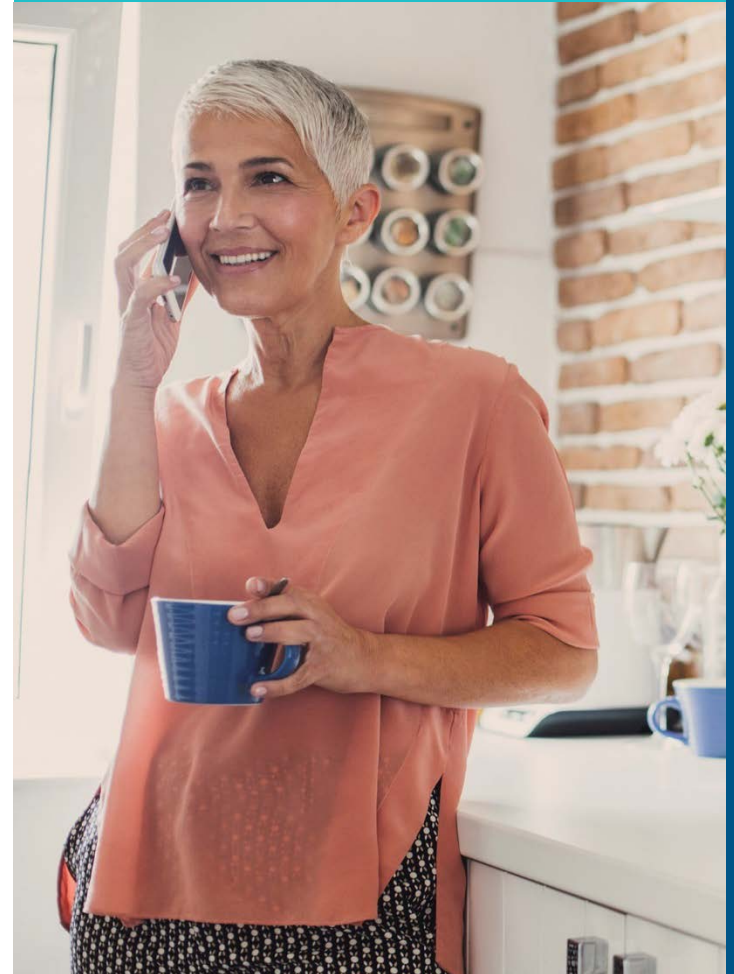
*Message and data rates may apply.

Service That Takes You Out of the Middle

Call Customer Service for assistance and questions about:

- The Away from Home Care[®] Program (HMO)
- 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



Wellbeing Management



IF A HEALTH ADVISOR REACHES OUT...

Answer! Your health advisor's goal is to help you get the care you need to get better.

A HEALTH ADVISOR:

- Can help to coordinate your and your family's serious health concerns
- Gives you one person you can count on when you need help the most
- Works with a team of specialists to help make sure you have the right care for your unique circumstances

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



Take Care of Your Mental Health

Your plan includes behavioral health benefits so you and your covered family members can get help for:

- Anxiety
- Autism
- Depression
- Drug or alcohol use
- Eating disorders
- And many other mental health conditions

Log in to **Blue Access for MembersSM** at **bcbsnm.com** or call the number on the back of your member ID card to find a counselor, psychiatrist, treatment facility or other behavioral health provider.



Health and Wellness



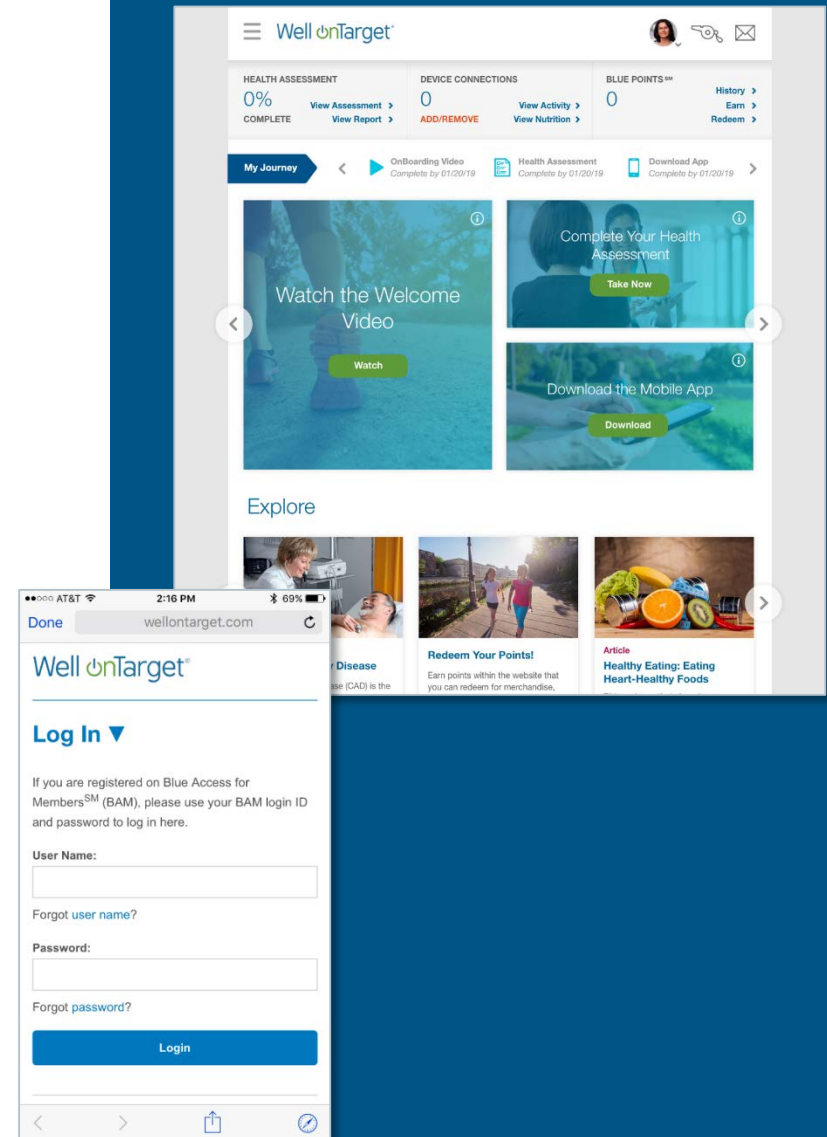
Member Wellness Portal

Well onTarget® Highlights

- Health Assessment
- Member dashboard
- Digital self-management programs
- Trackers and tools
- Interactive symptom checker
- Health and wellness content
- Text message alerts
- Blue PointsSM rewards*
- Fitness Program
- Tracking for fitness and nutrition and also device integration
- Personal wellness challenges
- Mobile app (AlwaysOn)

The Fitness Program is provided by Tivity Health™ Services, LLC, an independent contractor which administers the Prime® Network of fitness centers. The Prime Network is made up of independently-owned and managed fitness centers. Prime is a registered trademark of Tivity Health, Inc. Tivity Health is a trademark of Tivity Health, Inc. Blue Cross®, Blue Shield® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.

*Blue Points program rules are subject to change without prior notice. Member agrees to comply with all applicable federal, state and local laws, including making all disclosures and paying all taxes with respect to their receipt of any reward.

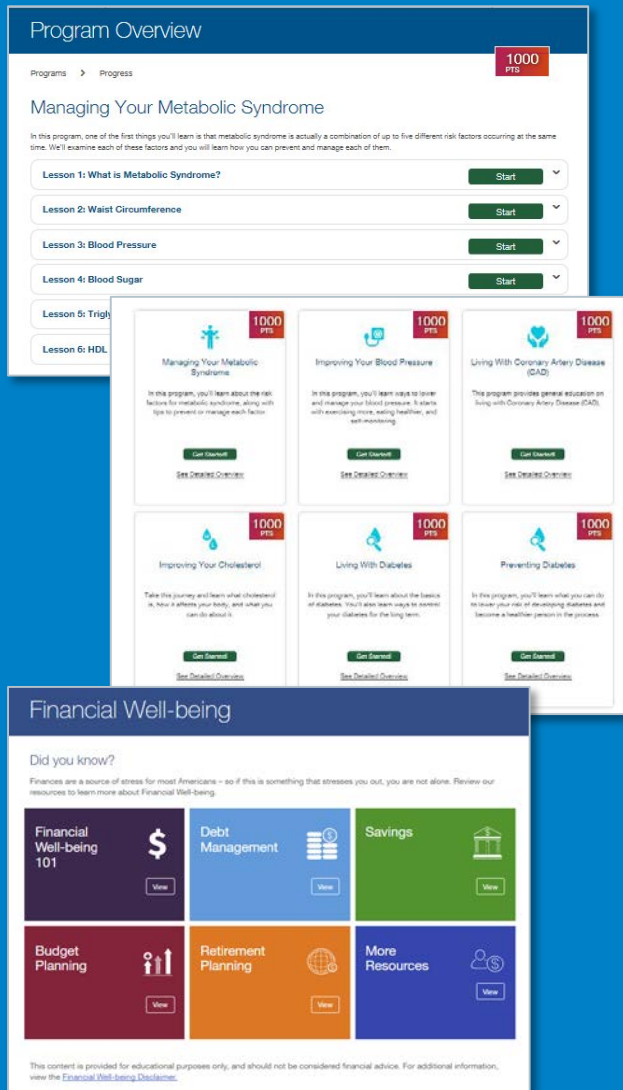


Screen images are for illustrative purposes only.

Wellness Information, Right at Your Fingertips

New digital self-management programs on a range of wellbeing topics

- Stress management
- Tobacco cessation
- Weight management
- Nutrition
- Physical fitness
- Blood pressure
- Dental health
- Metabolic syndrome
- Sleep health
- Diabetes
- Preventive health
- Cholesterol
- Tobacco free maintenance
- Weight maintenance
- Musculoskeletal disorders
- Asthma
- Chronic obstructive pulmonary disease (COPD)
- Congestive heart failure (CHF)
- Coronary artery disease (CAD)
- Maternity health
- Financial wellbeing
- Complete self-management programs

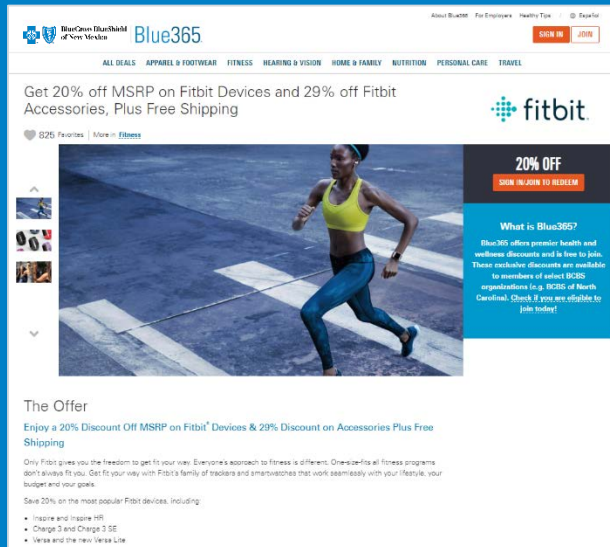


Blue365[®]

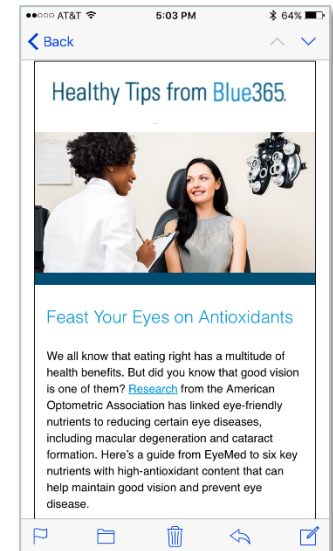
Member Discount Program

Member discounts
simply for being a
BCBSNM member

- Exclusive health and wellness deals from national and local retailers
- Save money on gym memberships, vision exams and services, hearing aids, fitness devices and nutrition-related services
- Log in to Blue Access for MembersSM and click “Member Discount Program” in Quick Links to view your available discounts and to register for weekly emails



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.



Ovia Health

 ovia fertility

 ovia pregnancy

 ovia parenting

your maternity & family benefits

Download the Ovia app that's right
for you and enter your health plan
name and employer to access your
Ovia Health benefits



oviahealth™



The Fitness Program

- Flexible, no-excuses, budget-friendly fitness program from Tivity Health™
- Offered to members of participating Blue Cross and Blue Shield of New Mexico plans and their dependents
- Unique program designed to promote health, wellness and activity for adults 18+*
- Access to multiple fitness locations, nationwide, where members live, work and travel; existing and potential members can search for locations by accessing the Fitness Program page through Blue Access for MembersSM (BAMSM) or through the Well onTarget Fitness Program mobile app.
- Easy online enrollment (or by phone) plus fitness location finder
- Unique member ID assigned to each member on enrollment

* Individuals must be 18 years old to purchase a membership. Dependents, 16 -17 years old, can join but must be accompanied to the location by a parent/guardian who is also a Fitness program member. Check your preferred location to see their membership age policy. Underage dependents can login and join through the primary member's account as an "additional member."



Multiple gyms



No contracts



Flexible Plans

Flexible Gym Network

A choice of gym networks to fit budgets and preferences.*

Plan Options	Base	Core	Power	Elite
Monthly Fee	\$19	\$29	\$39	\$99
Gym* Facility Network Size	3,000	7,500	12,000	12,400
\$19 Initiation Fee				

- **Studio Class Network:** Boutique-style classes and specialty gyms are pay-as-you-go with 30% off every 10th class.
- **Family Friendly:** Expands gym network access to your covered dependents at a bundled price discount. Member pays only one enrollment fee per family.
- **Convenient Payment:** Monthly fees are paid via automatic credit card or bank account withdrawals.

* Represents possible network locations. Check local listings for exact network options as some locations may not participate. Network locations are subject to change without notice.

Taxes may apply. Individuals must be at least 18 years old to purchase a membership.

Selecting Options

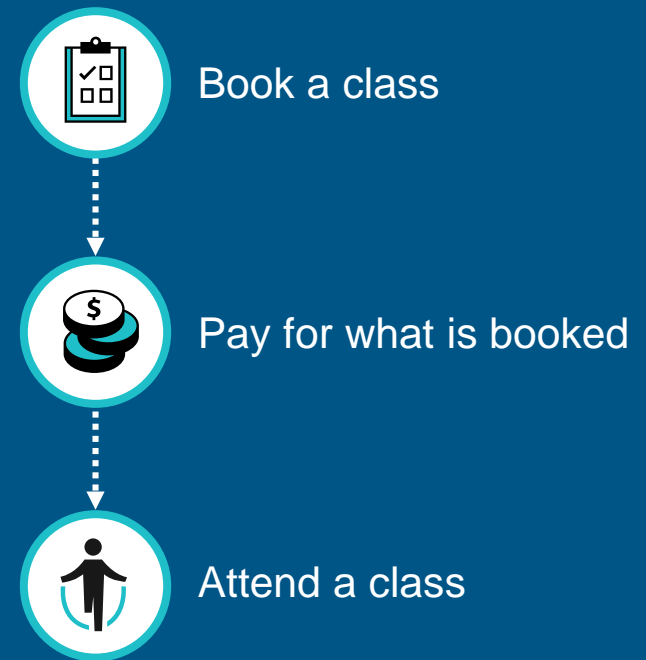
- You can select an option based on your preference. Once you pay, you'll have access to all locations within the purchased plan and those at the lower price too.
- The Elite plan will have the option to select one home elite gym and access to all other gyms.
- You have the option to change your elite home gym monthly.

Studio Class Network

- Boutique-style classes and specialty gyms are pay-as-you-go with 30% off every 10th class.
- Easily schedule, find and pay for studio and boutique gyms near you. Choose from:
 - Yoga
 - Sports Training
 - Dance
 - Martial Arts
 - Pilates
 - Health Club Personal Training
 - Fitness Studio Wellness Center

Studio Class Pricing

Pay As You Go



Make it Easy with the Mobile App

The Well onTarget® Fitness mobile app allows members to:

- Access location search, studio class registration, location check-in and activity history
- Get real time check-in/activity reporting
- Schedule studio classes
- Explore nearby locations in the Fitness network
- Track current/past studio classes
- Get easy access to membership card



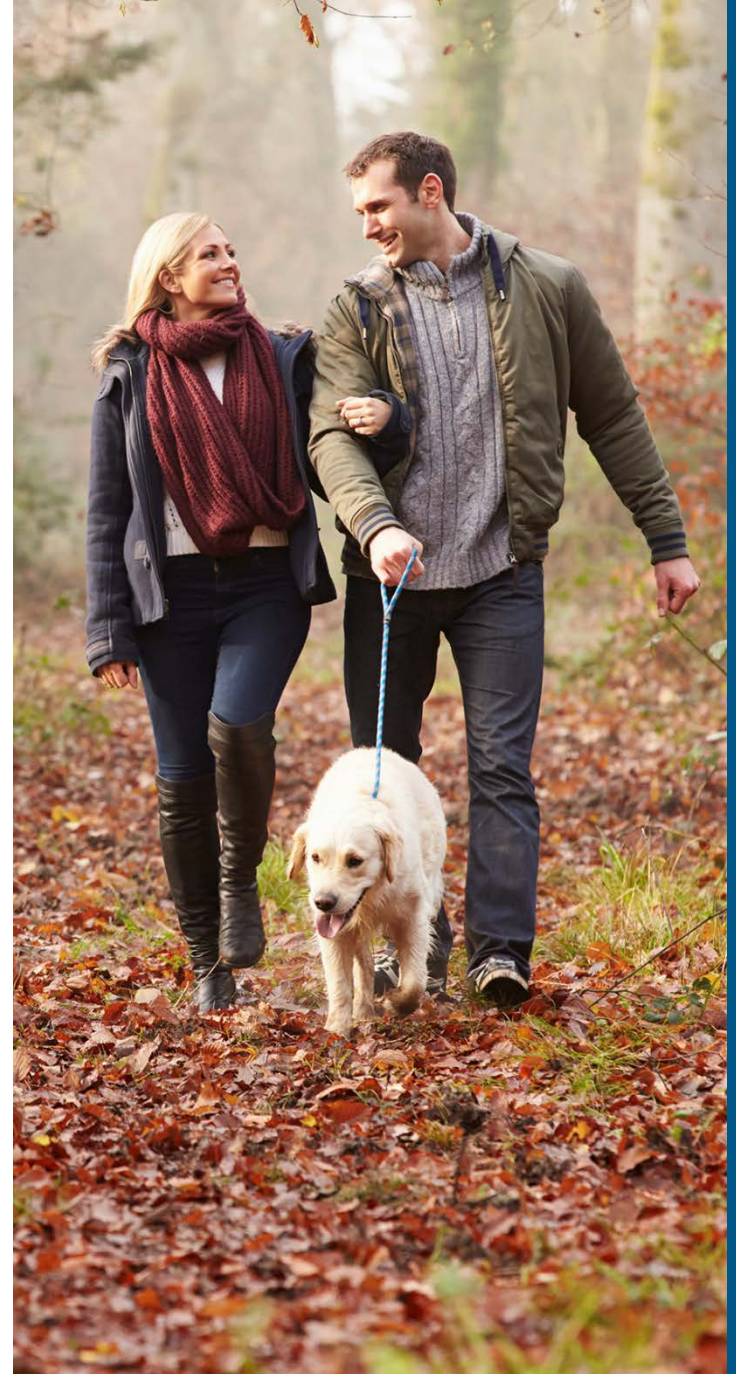
- Real-time data: Provided to the mobile app and Well onTarget® portals
- Web resources: Go online to find fitness locations and track your visits

Stay Engaged in Your Health Care



How You Can Be a Smarter Consumer

- **Use in-network providers**
- Research costs in **Provider Finder[®]**
- **Review EOBs** and bills sent by your providers
- **Use wellness benefits**
- **See your physician regularly** for preventive care or illness
- **Ask your health care provider questions** about prescribed medications and treatment
- Ask your doctor if **lower-cost drug options** are right for you
- **Visit bcbsnm.com** for more health and wellness information



Thank You

