



BlueCross BlueShield of New Mexico



Blue Preferred PlusSM

Understanding and Using Your Benefits

With a Blue Cross and Blue Shield of New Mexico (BCBSNM) PPO benefit plan, you probably already know that you'll save money by visiting doctors and hospitals in the PPO network. But did you know that with the Blue Preferred Plus plan, you can save even more money by using a doctor or hospital that participates in the Blue PreferredSM network?

What Is the Blue Preferred Plus Plan?

The Blue Preferred Plus benefit plan offers you various options. You save the most when you use doctors, hospitals and other health care providers in tier 1 — the Blue Preferred network. You also have the option to visit providers in tier 2 — the statewide PPO network — but you will pay higher out-of-pocket costs if you do so. You pay the most when you visit those in tier 3 (out-of-network providers). Remember, you need to determine which network your provider is in to know your coverage level. You will need to choose a primary care physician (PCP) from the Blue Preferred network (tier 1), but you won't need referrals from your PCP to visit specialists.

Why Using a Blue Preferred Network Provider Saves You Money

The Blue Preferred network (tier 1) includes a variety of doctors, hospitals and other health care providers throughout New Mexico that can meet your health care needs. With the Blue Preferred Plus plan, you will get the highest level of benefits when you visit the providers in the Blue Preferred network. You will still have the option of choosing a provider from the larger, statewide PPO network (tier 2), but you will pay higher out-of-pocket costs than with the Blue Preferred network.

Compare Costs

You can see from the chart below how costs and savings vary by tier. However, please keep in mind that this is only an example. Even though your specific plan design may be different, you will save money if you use a provider in tier 1, the Blue Preferred network, or tier 2, the larger, statewide PPO network.

	Tier 1: Blue Preferred Network	Tier 2: Statewide PPO Network	Tier 3: Out-of-Network*
Doctor Visit	Cost is \$200 / You pay \$15	Cost is \$200 / You pay \$30	Cost is \$200 / You pay \$200
Specialist Visit	Cost is \$200 / You pay \$30	Cost is \$200 / You pay \$50	Cost is \$300 / You pay \$300
2-Day Inpatient Hospital Stay	Cost is \$5,000 / You pay \$1,400	Cost is \$5,000 / You pay \$2,900	Cost is \$5,000 / You pay \$5,000

* The member is responsible for payment when an out-of-network provider is used.

How Do You Find a Tier 1 or Tier 2 Provider?

Now that you know it's cost-effective to use a provider in tier 1 or tier 2, let us help you find one. Through our Provider Finder® tool, it's easy to find a doctor, hospital or other health care provider that participates in the Blue Preferred network.

Log in to Blue Access for MembersSM (BAMSM) at bcbsnm.com/member. To register for a BAM account, all you need are your group and identification numbers, found on your member ID card. BAM is secure and easy to use. When you search for providers in BAM, it will take you directly to network providers only.

By logging in to BAM you can also use Provider Finder to:

- Estimate the cost of up to 1600 procedures, treatments and tests, including your out-of-pocket expenses.
- View patient reviews.
- See how industry experts rate your doctor.
- Review providers' certifications and recognitions.
- Rate your doctor or hospital after your visit.

For basic provider searches, you can also access Provider Finder without logging in to BAM. Just visit bcbsnm.com and click on the 'Find a Doctor or Hospital' tab. Or, download the BCBSNM App at the App Store or Google Play.

If you need help finding a network provider or have questions about your benefits, call the toll-free number on the back of your ID card.

Tier 1: Pay the lowest out-of-pocket expenses by using a participating provider in the Blue Preferred network.

Tier 2: Pay additional out-of-pocket costs by choosing a participating provider in the larger, statewide PPO network.

Tier 3: Pay the highest out-of-pocket costs by selecting an out-of-network provider and possibly even be required to pay those fees up front.

The screenshot shows the BlueCross BlueShield of New Mexico website. The top navigation bar includes links for Welcome, Employers, Producers, Providers, Company Information, Feedback, Language Assistance, and an option to view the site in Spanish. Below this is a search bar and a profile icon for 'Ask IVY™ our virtual assistant'. The main content area is titled 'Find a Doctor or Hospital' and includes a search bar. On the left, there are links for 'FIND A DOCTOR OR HOSPITAL', 'Know Your Network', 'Tips to Find a Doctor or Hospital', 'Find a Dentist', 'Utilization Management', 'Blue Distinction® Specialty Care', and 'Virtual Visits'. Below these are 'Quick Links' for 'Get a Quote', 'Where You Go Matters', and 'Why Choose Us'. The main search area has a 'Member Login' section with fields for 'User Name' and 'Password', and a 'Member Login' button. Below the login fields are links for 'Forgot user name or password' and 'Don't have an account? Register now'. To the right of the login section is a 'Guest Search' section with a 'Search as Guest' button and a link to a 'Step-by-Step PDF'.