



**BlueCross BlueShield
of New Mexico**



WELCOME

State of New Mexico

Group Benefits

Plan Year: January – December 2019

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?

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?

Understanding Your HMO / PPO Plans:

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).

HMO – How It Works

In-Network Providers

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

Out-of-Network Providers

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

More Doctors. More Hospitals.



Over **30,000 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

Away From Home Care Program

STEPS

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**.
- 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

96%
of hospitals



1.2+ million
Providers



More than 8,000
Hospitals



Nationwide Coverage
when traveling or living
outside of home state



Blue Cross Blue Shield Global® Core
coverage when traveling in
169 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

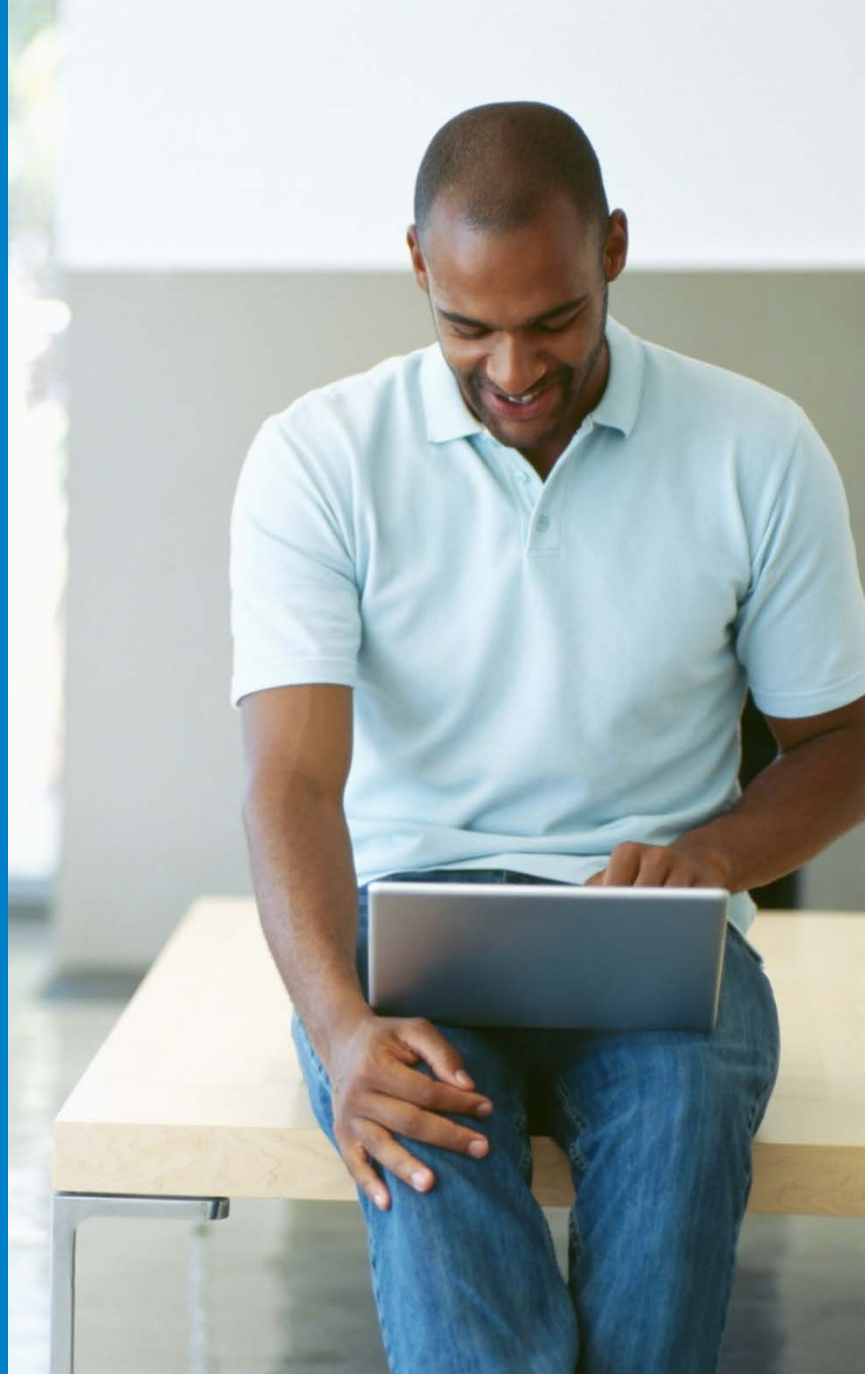
Benefits Comparison

Benefit	HMO	PPO Plan	
	IN-NETWORK	IN-NETWORK	OUT-OF-NETWORK
Individual Deductible**	\$425	\$500	\$3,000
Two-Person Deductible/Family**	\$850/\$1,275	\$1,000/\$1,500	\$6,000/\$9,000
Individual Out-of-Pocket Max**	\$4,000	\$4,000	\$9,000
Two-Person Out-of-Pocket Max/Family**	\$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% (deductible waived)
Inpatient Admission	\$700*	\$1,250*	50%*
Emergency Room	\$300*	\$325*	\$325*
Urgent Care	\$60*	\$65*	\$75
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 the most from your health plan.

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 ▼

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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.

You will find:

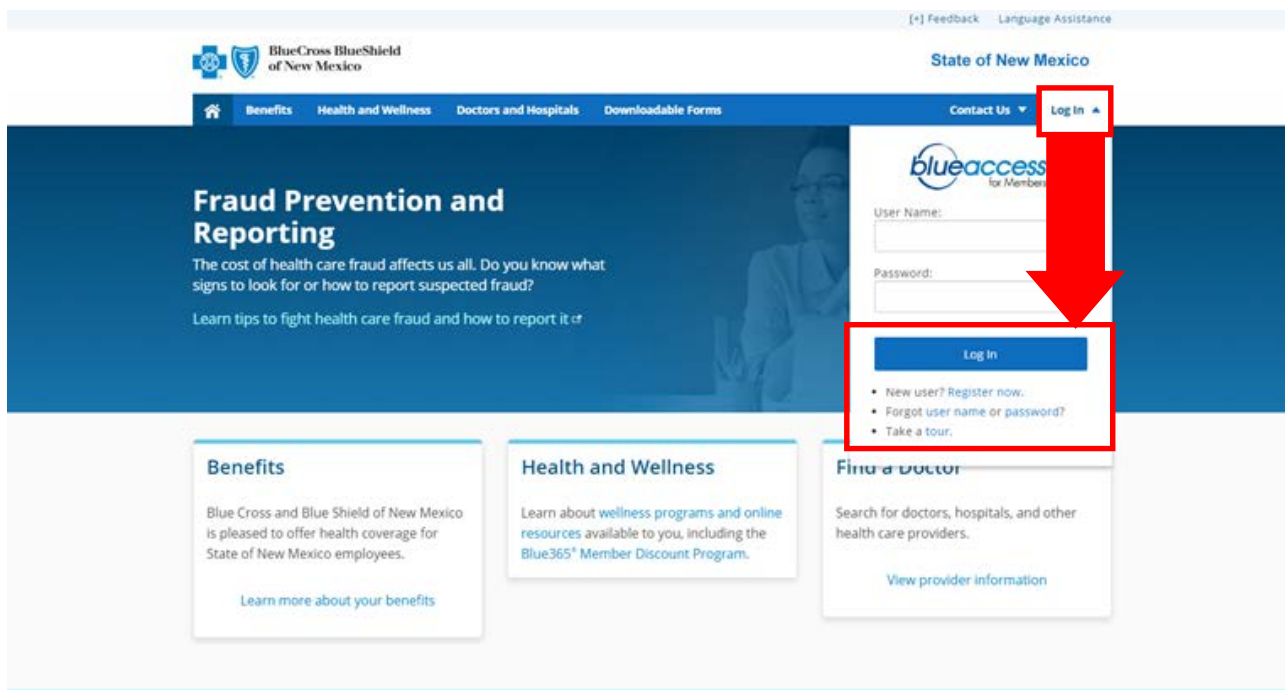
- HMO and PPO Plan Benefits
- Doctors and Hospitals
- Downloadable Forms
- Customer Service Information and links to Express Scripts, Davis Vision, Delta Dental and State of New Mexico Group Benefits Plan Website

Sign Up for Blue Access for MembersSM

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

Click **Register Now** for New Users

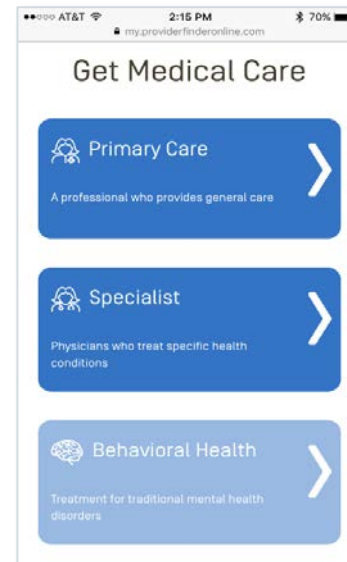
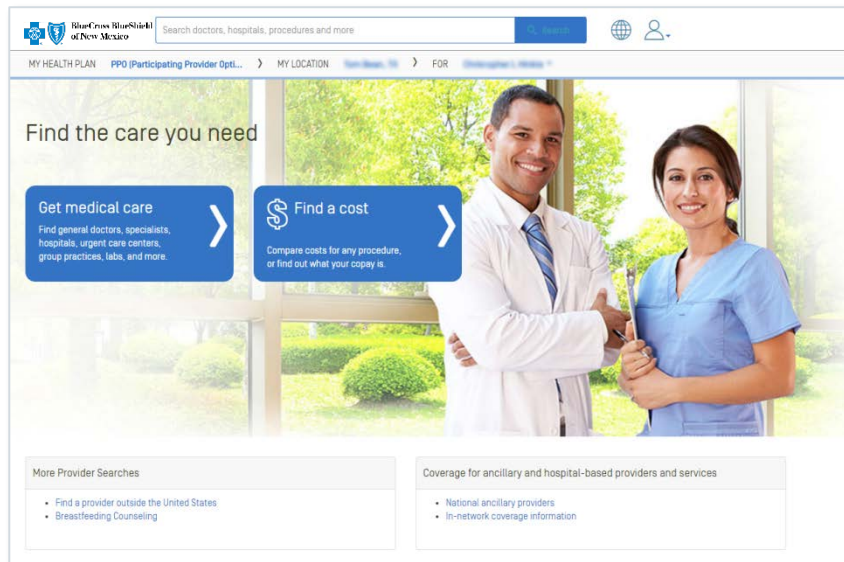
To register you will need your identification number on the front of your ID card OR you can call the Customer Service number on the back of the card



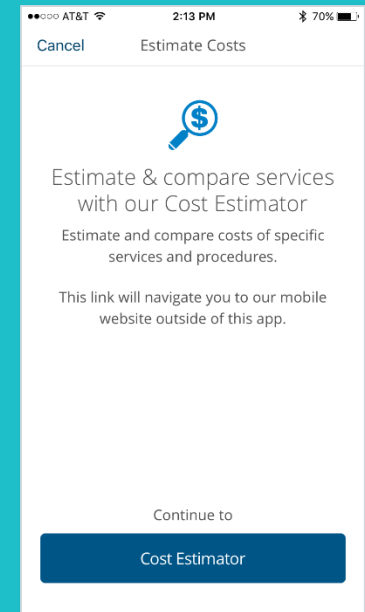
The screenshot shows the BlueCross BlueShield of New Mexico website. The top navigation bar includes links for Benefits, Health and Wellness, Doctors and Hospitals, Downloadable Forms, Contact Us, and Log In. The Log In link is highlighted with a red box, and a red arrow points down to the Log In button on the login form. The login form includes fields for User Name and Password, and a Log In button. Below the login form, there are links for New user? Register now, Forgot user name or password?, and Take a tour.

Inside Provider Finder®

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



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



*Cost information is only available for PPO members.

Cost Estimate: MRI of the Brain

Expected cost range for you and for your employer for this type of MRI

Member-specific estimated out-of-pocket cost results for each facility

MRI Brain without and with Contrast

Expected cost to you: \$224—\$874
Expected cost to your employer: \$458—\$3,056

[Read more about this procedure](#)

259 results for MRI Brain without and with Contrast

\$224 your expected cost [? Cost Details](#)

G Force Llc Db a Upright Mri Of Nm Radiology
Compare G Force Llc Db a Upright Mri Of Nm [4.6 miles away]
7600 Jefferson St NE Ste 26, Albuquerque, NM 87109
 (505) 796-9200

\$290 your expected cost [? Cost Details](#)

Abq Hlth Prtnrs Radiology & Imagi Radiology
Compare Abq Hlth Prtnrs Radiology & Imagi [5.0 miles away]
5150 Journal Center Blvd NE, Albuquerque, NM 87109
 (505) 232-1500

\$670 your expected cost [? Cost Details](#)

X Ray Associates Of Nm Radiology
Compare X Ray Associates Of Nm [4.5 miles away]
8020 Constitution Pl NE Ste 202, Albuquerque, NM 87110
 (505) 998-3096

Compare side-by-side
Compare any results by selecting them at left.

Distance

Refine your results

Basic

☒ Within 50 miles
☐ Any language

Specialties

☐ Any expertise
☐ Any Essential Community Provider type [?](#)

Affiliations

☐ Any hospital affiliations
☐ Any medical group affiliations

Location

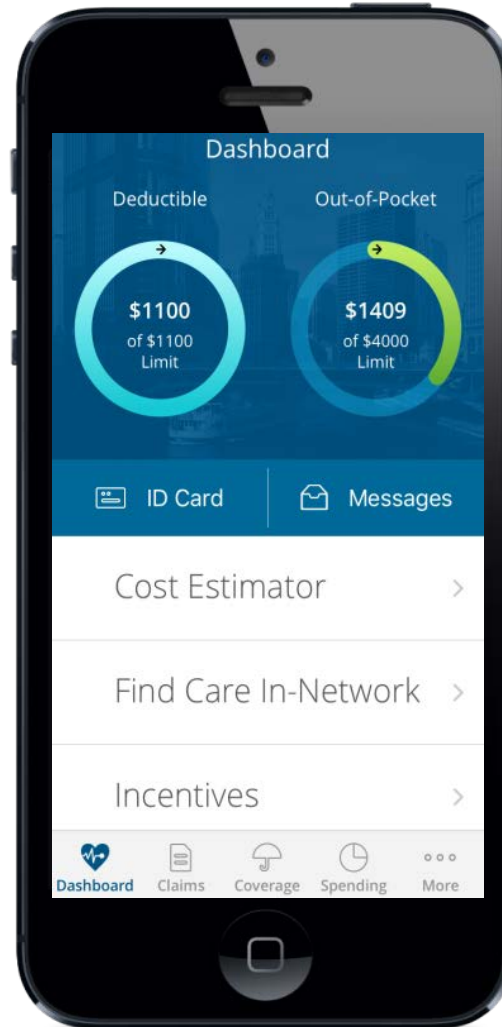
☐ Any wait time [?](#)

Quality

☐ Any clinical quality measure
☐ Any Hospital Safety Score

BCBSNM App

- Find a doctor, hospital or urgent care facility
- Search for doctors that speak Spanish
- Log in to Blue Access for MembersSM
- 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



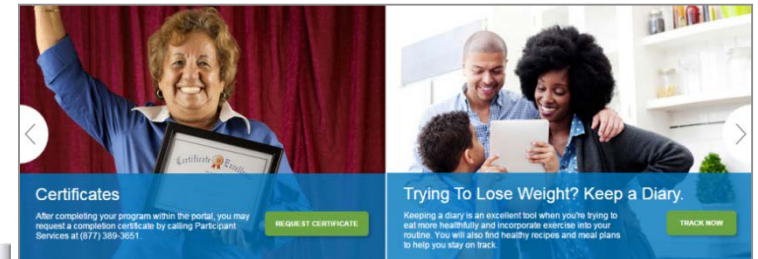
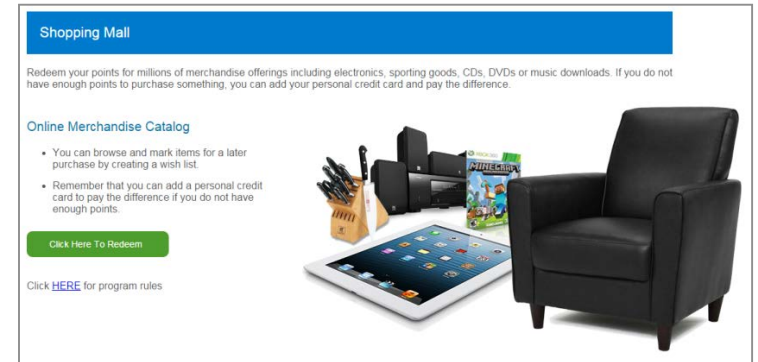
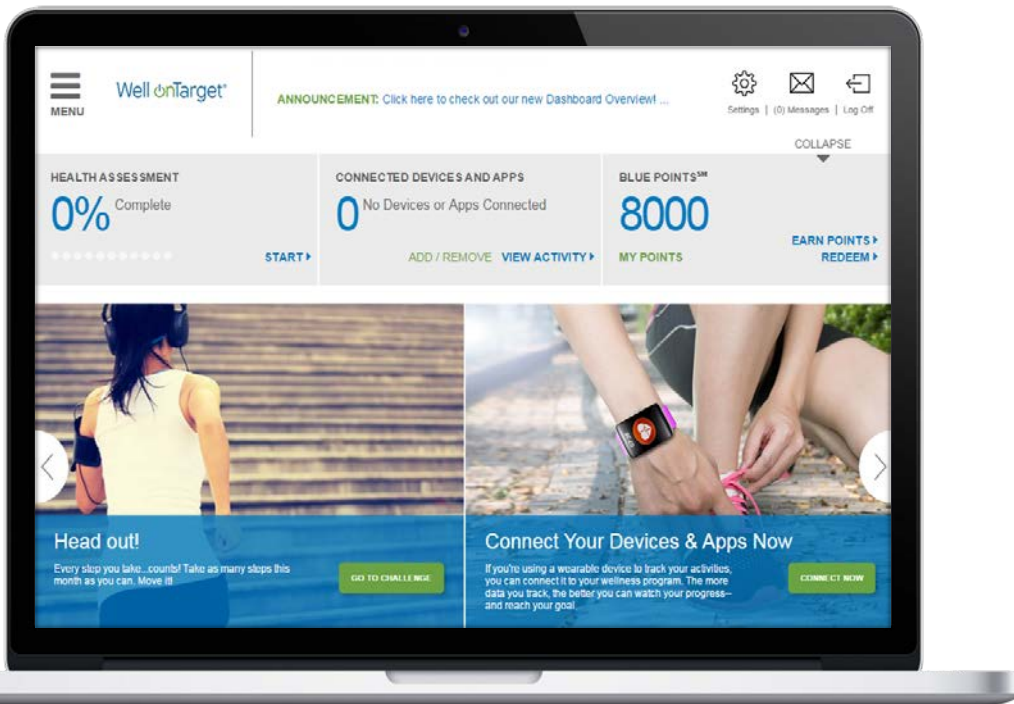
To download the app, go to Google Play, the App Store or text BCBSNMAPP to 33633

Health and Wellness



Portal Highlights

- Health Assessment
- Self-directed courses
- Interactive symptom checker
- Food and exercise diary
- Blue Points
- Discount Fitness Program



You don't eat the same food every day.

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



Well onTarget® Fitness Program

\$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 9,500 participating fitness locations
- Just log in to Blue Access for MembersSM and click “Fitness Program” in Quick Links to reach the enrollment page

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

Condition Management, 24/7 Nurseline, Blue365® Member Discount Program

Condition Management

As part of the Blue Care Connection® program, and offered at no additional cost, these voluntary programs are designed for people diagnosed with chronic conditions such as asthma, diabetes, heart problems and others. When you enroll, you will have access to the best knowledge, tools and self-care techniques to help you make a difference in your health.

Enrolling in a program can help you:

- Have fewer, milder symptoms
- Communicate better with your doctor and your health plan
- Enhance your self-management skills for improving your health and quality of life

24/7 Nurseline

Advice isn't just needed from 9 to 5.

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

More than 1,200 AudioHealth Library topics

800-973-6329

Available in English and Spanish

Blue365 Member Discount Program

Member discounts simply for being a BCBSNM member

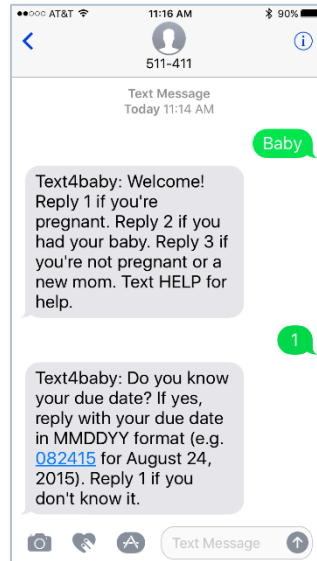
Under the My Coverage tab

- 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
- Share deals with friends and family and receive cash rewards on future offers

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** and click on **Find a Doctor or Hospital**



Talk with your provider's office



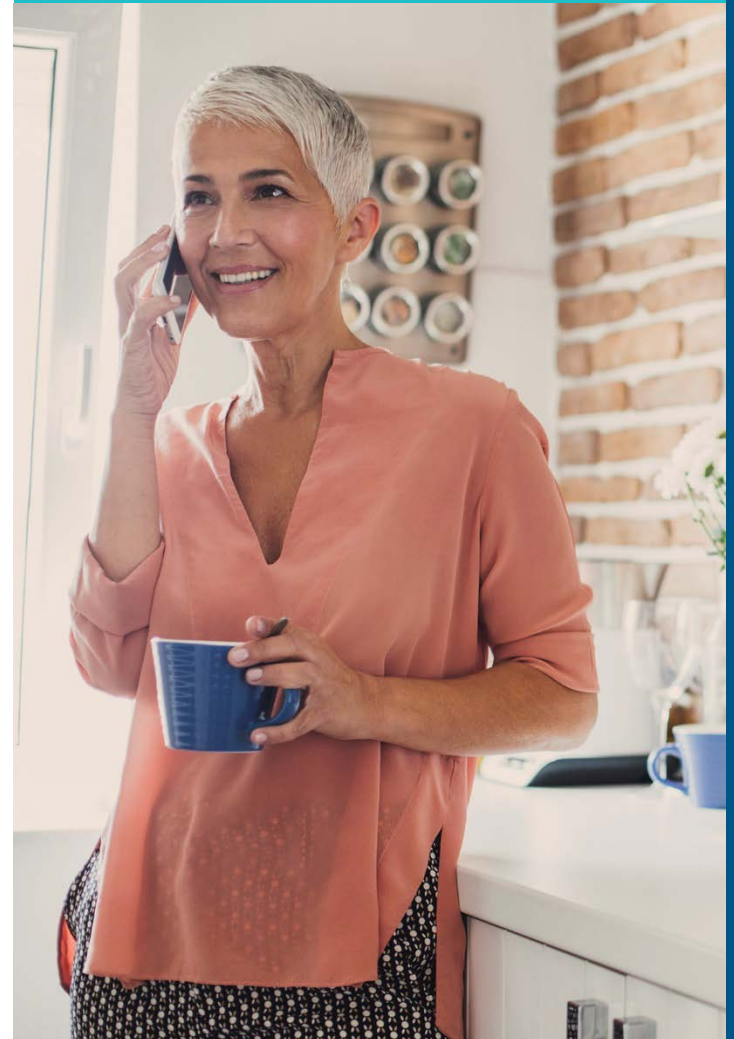
Call the Customer Service number on the back of your ID card **877-994-2583** or **800-810-BLUE** for BlueCard

Service That Takes You Out of the Middle

Call customer service for assistance and questions about:

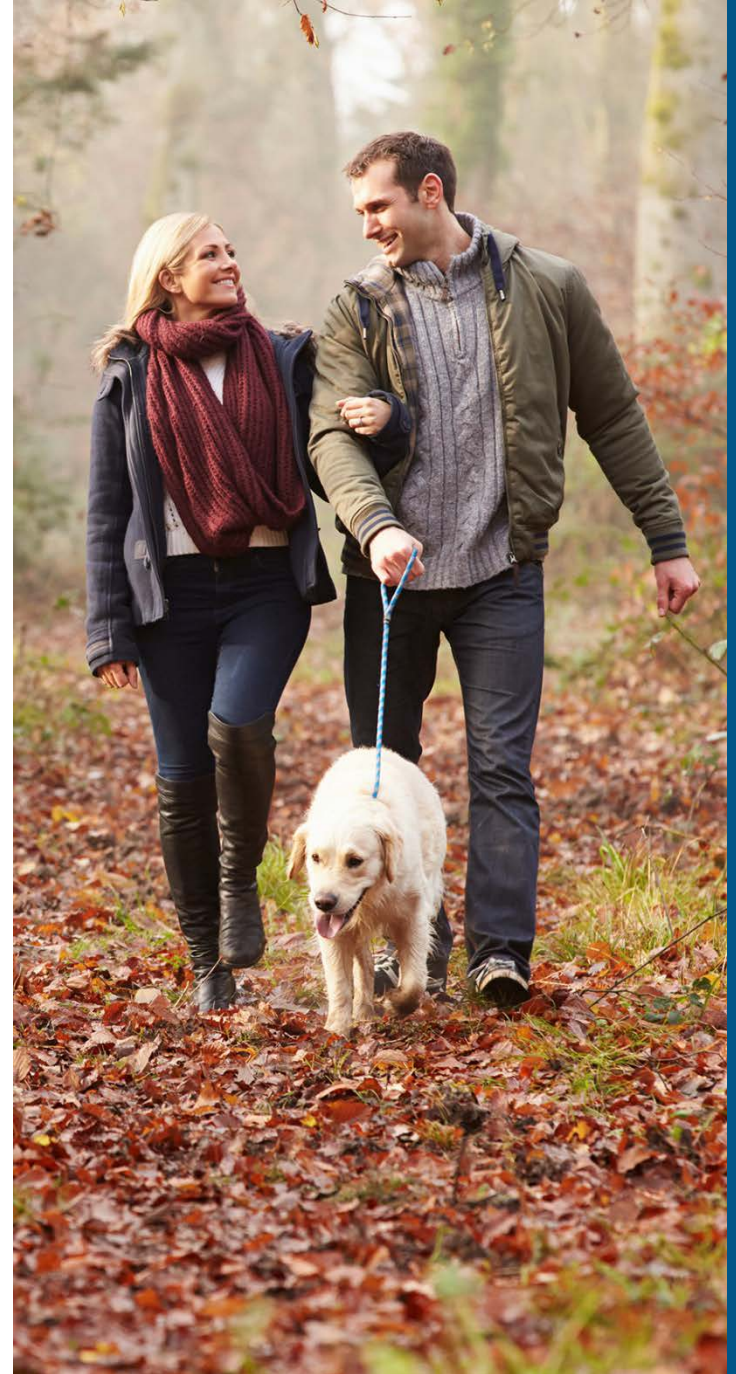
- Claims
- Medical benefit coverage
- Finding network providers
- Membership and eligibility
- Navigating digital tools and resources
- ID card requests
- Health education and transfer to other health programs
- Transition of care

877-994-2583



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



Choose Blue

