



**BlueCross BlueShield  
of New Mexico**

# WELCOME

## State of New Mexico



## Group Benefits Health Plan

January – December Plan Year 2023

# Why Blue Cross and Blue Shield of New Mexico?



**More Doctors  
and Hospitals**



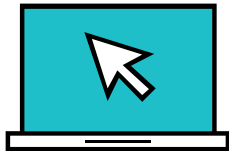
**Coverage  
Everywhere You Go**



**Personalized  
Customer Service**



**Health and  
Wellness Programs**



**Tools and  
Resources**



**Digital  
Capabilities**



**BlueCross BlueShield  
of New Mexico**

# 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 **40,000 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 may be able to enroll as a Guest Member of an HMO-participating state. Please call to verify participating states and eligibility requirements.



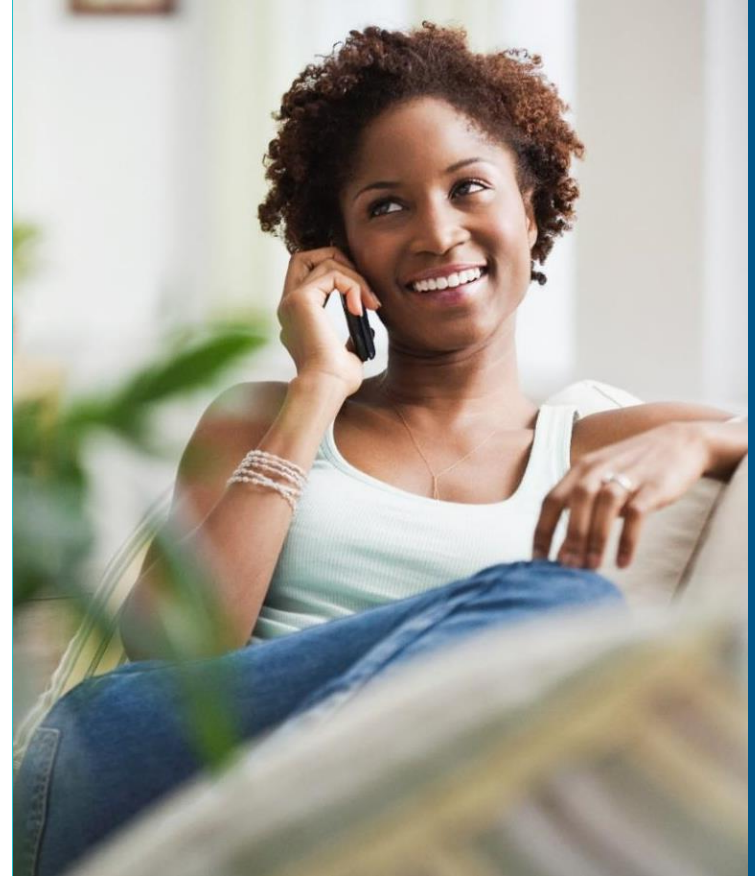
# Away From Home Care Program – HMO

## 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 need to file your own claims
- You may be billed for charges over the allowed amount (balance billing)

# PPO Plan – More Doctors. More Hospitals.

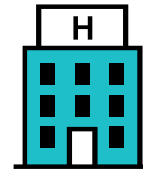


**96%**  
of hospitals

**83%**  
of doctors



**1.5+ million**  
Providers



**More than 9,000**  
Hospitals



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



**Blue Cross Blue Shield Global® Core**  
coverage when traveling in  
190+ countries and territories



# 3-Tiered PPO Plan

## Tier 1 – Blue Preferred Providers:

You receive the [highest level of benefits](#) when you see a provider in the Blue Cross and Blue Shield of New Mexico (BCBSNM) Blue Preferred Network (Blue Preferred providers are only in the state of New Mexico).

## Tier 2 – Preferred PPO Providers:

You receive a [higher level of benefits](#) when you see a contracted PPO provider with Blue Cross and Blue Shield anywhere in the U.S.

- ✓ No balance billing and Provider files claim for you

## Tier 3 – Nonpreferred Out-of-Network (OON) Providers:

You receive a [lower level of benefits](#) when you see an out-of-network provider.

- ✓ You will be responsible for paying the provider
- ✓ You could be balance billed
- ✓ You are responsible for getting prior authorization, when required

# Blue Cross and Blue Shield of New Mexico Blue Preferred Network

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 (tier 1). 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.

Over 12,000 contracted providers in New Mexico including:



# Benefits Comparison

Benefit	HMO	PPO Plan		
	IN-NETWORK	Tier 1 IN-NETWORK Blue Preferred Plus (NBP)	Tier 2 IN-NETWORK Preferred (PPO)	OUT-OF-NETWORK Nonpreferred Provider (OON)
Individual/Two-Person/Family Deductible	\$425 / \$850 / \$1,275	\$500 / \$1,000 / \$1,500	\$700 / \$1,400 / \$2,100	\$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	\$5,600 / \$11,200 / \$16,800	\$9,000 / \$18,000 / \$27,000
Primary Care / Specialist Visit	\$35 / \$50	\$40 / \$60	\$50 / \$70	50%*
Mental Health / Substance Abuse Services	\$0	\$0	\$0	50%*
Preventive Care / Telehealth Services	\$0	\$0	\$0	Preventive Care: 50% (deductible waived) Telehealth: 50% after deductible
Inpatient Admission	\$700*	\$1,250*	\$1,750*	50%*
Emergency Room	\$300*	\$325*	\$325*	\$325*
Urgent Care	\$60*	\$65*	\$75*	\$75*
Lab, X-Ray, EKGs and Other Diagnostic Tests	25%*	30%*	40%*	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)	35%* (up to a max. member share of \$300 per test)	50%*

\*After deductible  
 \*\*Medical and Rx combined

# Differences Between HMO and PPO

## HMO

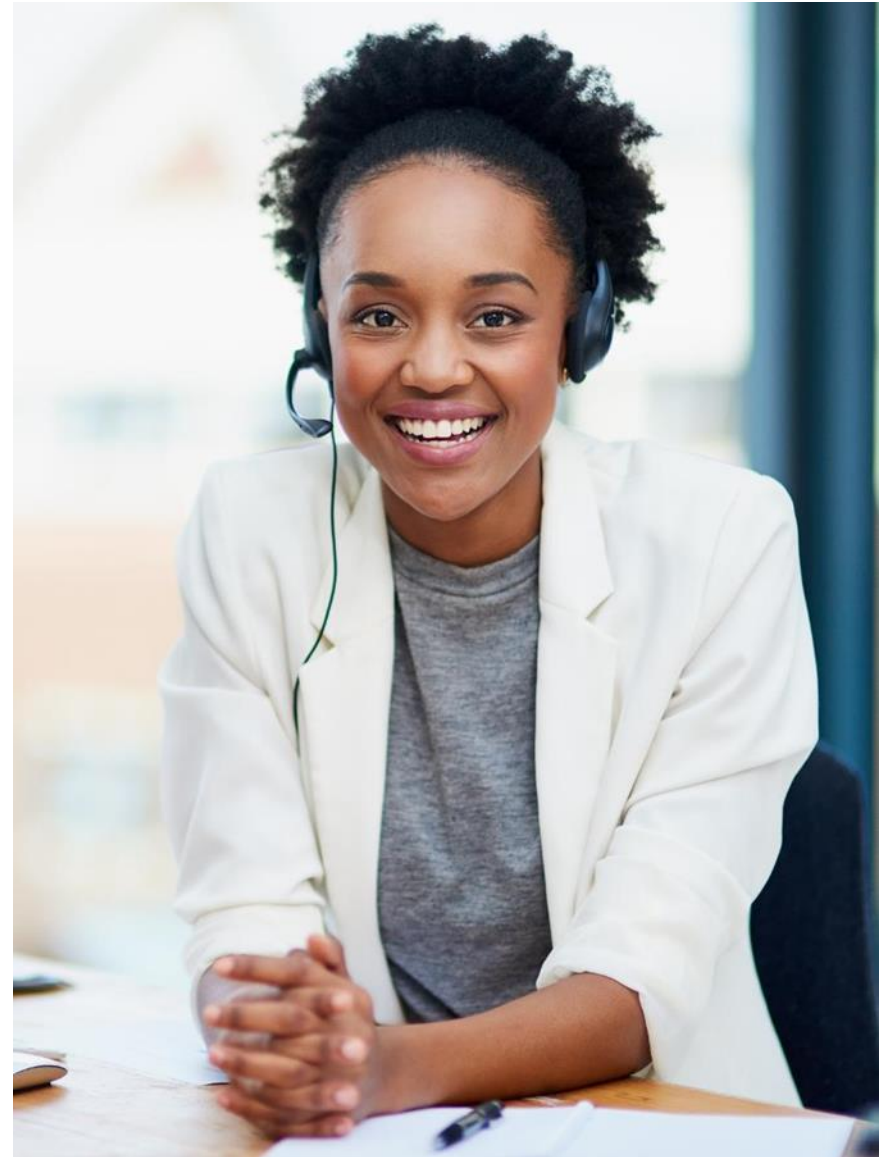
- A robust network of providers in the state of New Mexico
- Care is PCP-driven – we highly recommend establishing a relationship with a Primary Care Physician
- You must stay in the HMO network:  
No out-of-network coverage, except for emergency room and urgent care
- Fixed predictable copays on covered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

## PPO

- Largest and most recognized network of nationally-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 – cost share will differ depending on provider's contract status

# Preauthorization

- Preauthorization is a process used to determine whether a medical service meets the requirements for health plan coverage.
- You need to have preauthorization for some types of medical care like:
  - Hospital stays
  - High-cost specialty drugs
  - Some services you get outside a hospital
- Your network provider will usually take care of preauthorization. To be sure, call Customer Service before your service.





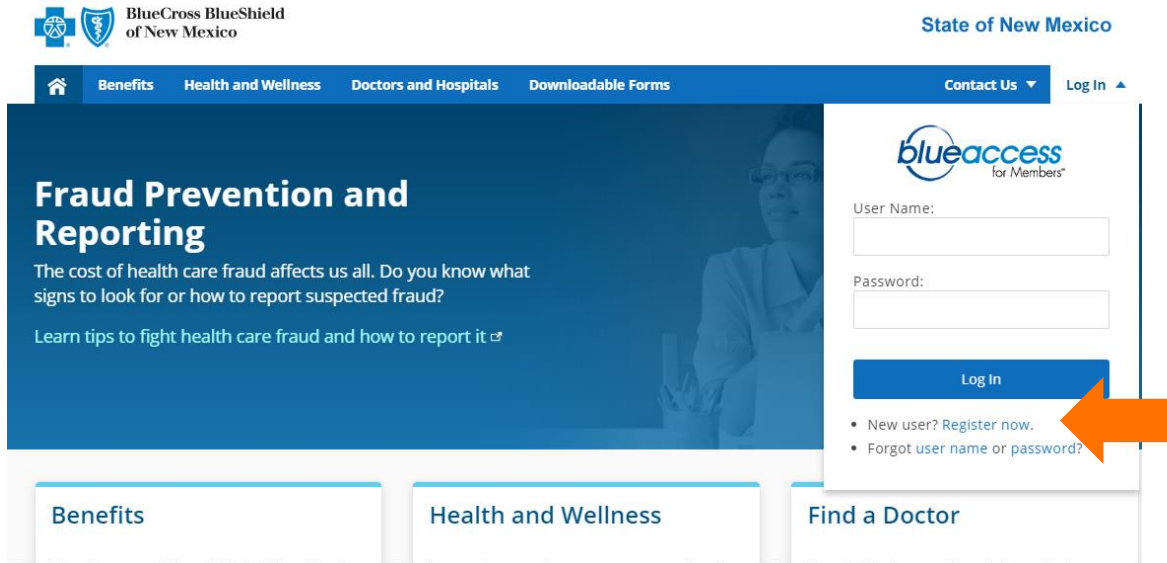
**BlueCross BlueShield  
of New Mexico**

# Online Tools





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



BlueCross BlueShield of New Mexico

State of New Mexico

Home Benefits Health and Wellness Doctors and Hospitals Downloadable Forms Contact Us Log In

## Fraud Prevention and Reporting

The cost of health care fraud affects us all. Do you know what signs to look for or how to report suspected fraud?

Learn tips to fight health care fraud and how to report it

**blueaccess**  
for Members™

User Name:

Password:

Log In

- New user? Register now.
- Forgot user name or password?

Benefits Health and Wellness Find a Doctor

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

Click **Register Here** if you are a new user

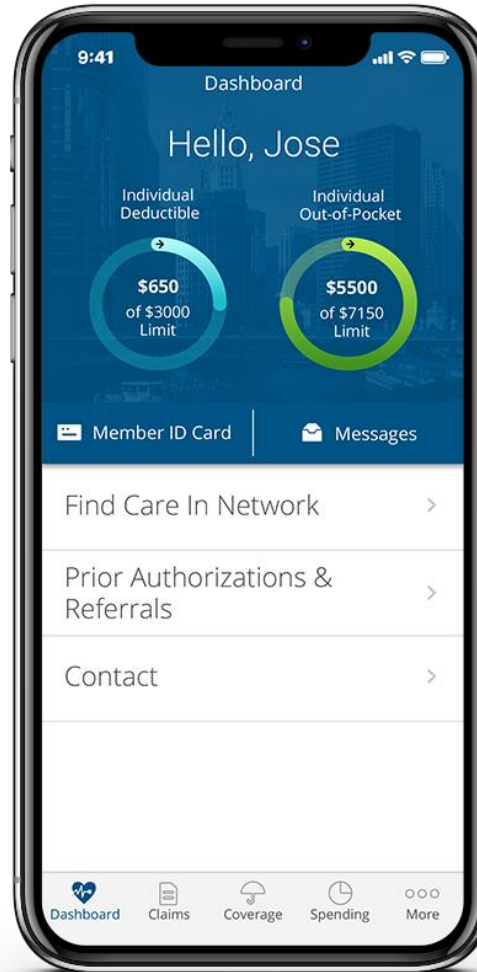
## You will find:

- HMO and PPO Plan Benefits
- Doctors and Hospitals
- Downloadable Forms
- Customer Service Information and links to your ancillary carriers
- State of New Mexico Group Benefits Plan Website

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.

# BCBSNM App for Mobile Devices

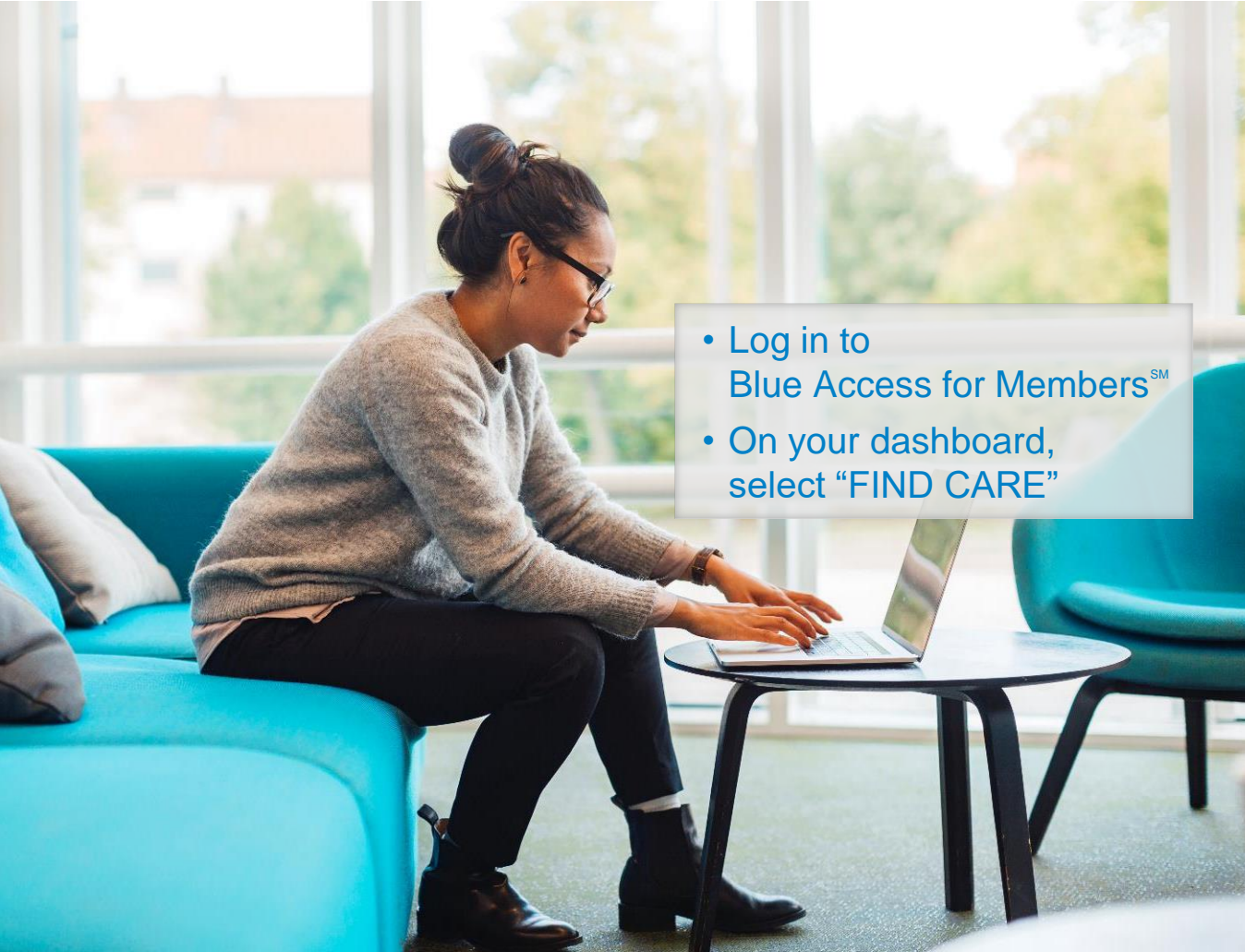
- Find an in-network doctor, hospital or urgent care facility or search for Spanish-speaking doctors
- Access your claims, coverage and deductible information
- Access temporary digital member ID card
- Secure login with Face ID (iOS only) and Fingerprint ID
- **Let us know your communication preferences**



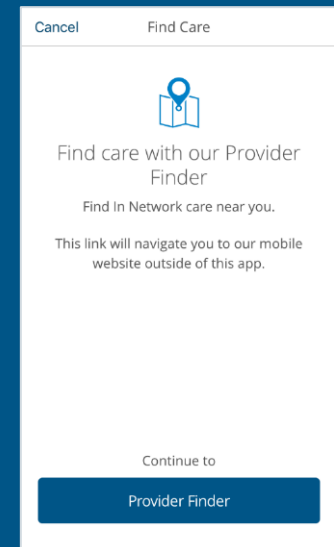
To download  
the app, go to  
Google Play,  
the App Store  
or text\*  
**BCBSNMAPP**  
to 33633

\*Message and data rates may apply.

# Accessing the Provider Finder®



- Log in to Blue Access for Members<sup>SM</sup>
- On your dashboard, select “FIND CARE”



**Or access Provider Finder through the BCBSNM App**

# How To Find a PPO Tier 1 or Tier 2 Provider

- Search under the Blue Preferred Plus Network (Tier 1) or the Preferred Provider Organization Network (PPO) (Tier 2)
- Look for the Tier 1 indicator next to the provider entry



English

Log In

Browse by Category

dermatology

Network

Blue Preferred Plus<sup>SM</sup>

City, state or zip

Santa Fe, NM – 87501

Results for: "dermatology"



Epiphany Dermatology Of New Mexico

Dermatology

Compare

View Profile

## LOCATION

Epiphany Dermatology Of New Mexico

No 5 Calle Medico Ste A, Santa Fe, NM 87505

[Get directions](#) (est. 11.9 miles away)

## CONTACT INFORMATION

Phone: 505-557-6300



Speaks Spanish

[Log In for personalized results](#)



Tier 1 Blue Preferred



# Cost Estimate: MRI of the Brain

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

The screenshot displays a webpage titled "About MRI - Brain without Contrast". At the top right, it shows "Estimated Costs for Jim Smith" as "\$276 - \$1,507". Below this is a red banner with an "ESSENTIAL NOTE" and a link to "Review Your Benefits". The page lists two providers: "Ambulatory Diagnostic Center" (Radiology) and "Flagler Diagnostic Center" (Multi-Specialty). Each provider card includes location, contact info, ratings, and awards. A red box highlights the "Your Estimated Cost" section for each provider, showing \$276 for Ambulatory and \$300 for Flagler, both marked as "In your network".

Estimated cost range

Estimated cost by provider and facility



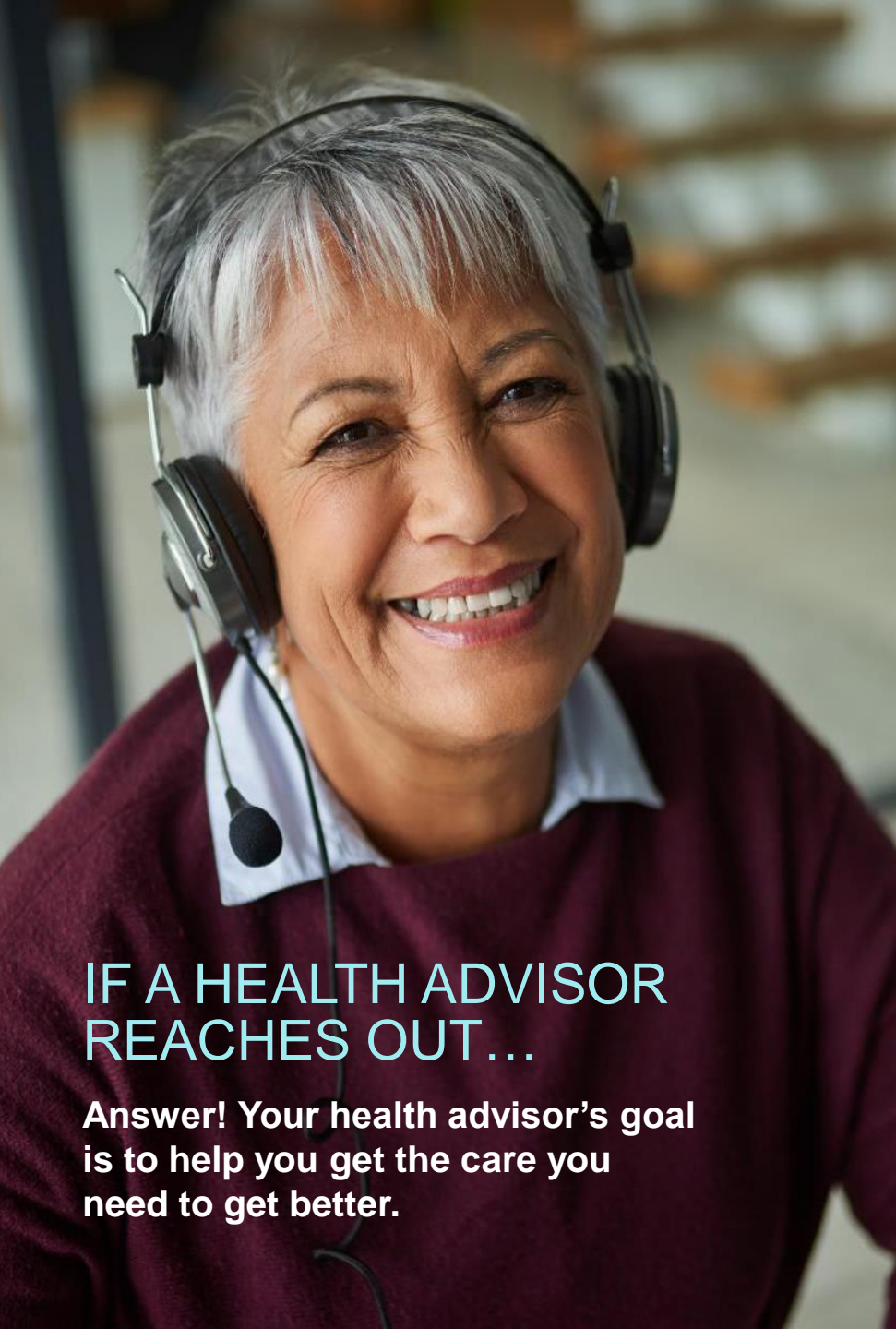


**BlueCross BlueShield  
of New Mexico**

# Health and Wellness







## 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 1,000 health topics

**800-973-6329**



# Digital Mental Health



Online programs through Learn to Live at no added cost for:

- Stress, anxiety and worry
- Depression
- Social anxiety
- Insomnia
- Substance use

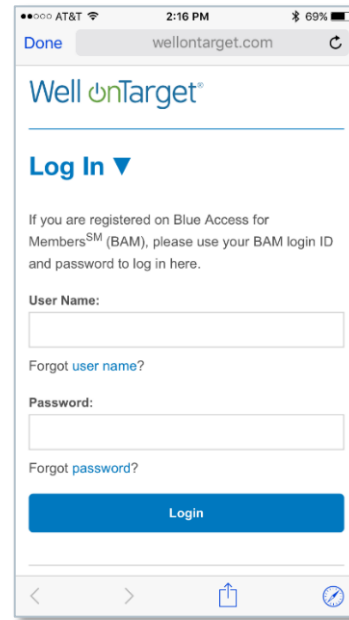
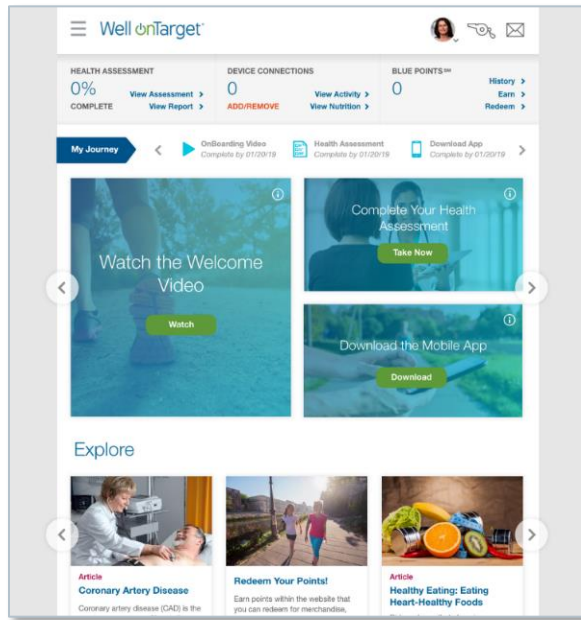
- Available to employees and their family members 13 and older
- Programs in English and Spanish
- Personal coaching by phone, text or email

## **Get started with a mental health assessment:**

- Log in to Blue Access for Members<sup>SM</sup>
- Choose Wellness, then find Digital Mental Health

Learn to Live provides educational behavioral health programs; members considering further medical treatment should consult with a physician.

# Member Wellness Portal



**The portal includes recommended activities that make up your Personal Member Journey.**

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.

## Well onTarget® Highlights

- Health Assessment
- Member dashboard
- Digital self-management programs
- Trackers and tools
- Interactive symptom checker
- Health and wellness content
- Secured messaging
- Blue Points<sup>SM</sup> rewards\*
- Fitness Program
- Tracking for fitness and nutrition and also device integration
- Personal wellness challenges
- Mobile app (AlwaysOn) 

\*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.

AlwaysOn is owned and operated by Onlife Health Inc. an independent company that has contracted with Blue Cross and Blue Shield of New Mexico to provide digital health management for members with coverage through BCBSNM.

BCBSNM makes no endorsement, representations or warranties regarding third-party vendors and the products and services offered by them.



# Wellness Information, Right at Your Fingertips

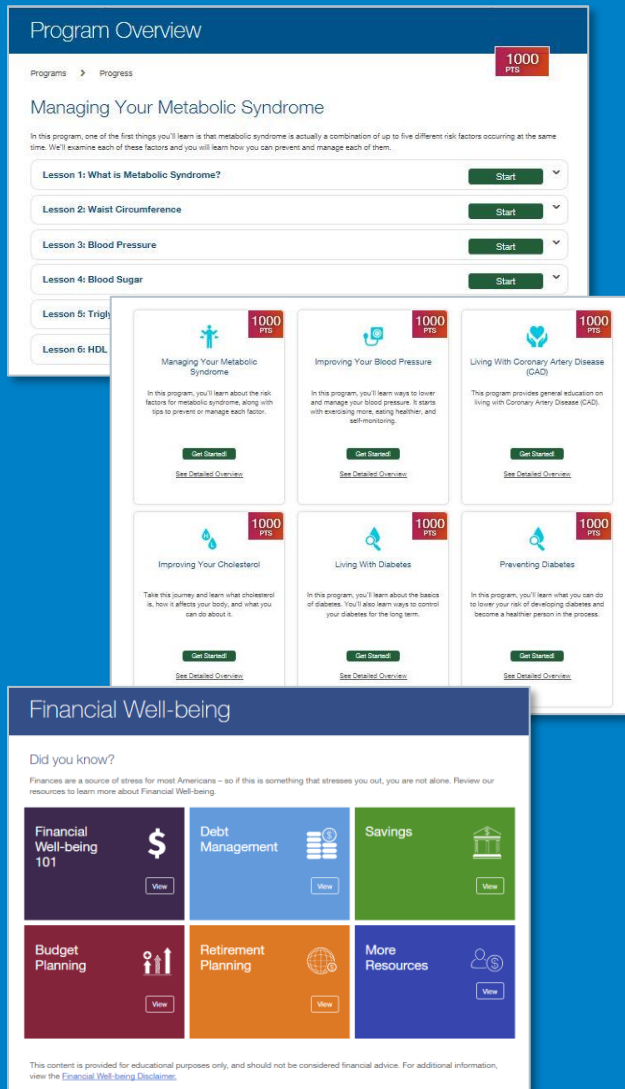
New digital self-management programs on a range of wellbeing topics

## Interactive

- Enhancing your Physical Activity
- Managing Your Stress
- Improving Your Sleep
- Living with Diabetes
- Quitting Tobacco
- Staying Tobacco Free
- Achieving Your Healthy Weight
- Maintaining Your Healthy Weight
- Nutrition for Better Health
- Improving Your Blood Pressure
- Financially Fit
- Improving Your Oral Health

## Educational

- Managing Your Metabolic Syndrome
- Preventing Diabetes
- Healthy Bones and Joints
- Living With Asthma
- Living With Chronic Obstructive Pulmonary Disease (COPD)
- Living With Congestive Heart Failure (CHF)
- Living With Coronary Artery Disease (CAD)
- Improving Your Cholesterol
- Healthy Pregnancy
- Preventive Health: Reducing Your Risks





# **BUILT-IN INCENTIVES** **Blue Points<sup>SM</sup>**

## **Offerings that earn points:**

- Use of online trackers
- Connecting and syncing a fitness device or app
- Health Assessment completion
- Digital Self-management Program completion
- Fitness program visits

**Redeem points in the online Shopping Mall with over a million products!**



# Well onTarget® Fitness Program

## Flexible Gym Network

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

Plan Options	Digital Only	Base	Core	Power	Elite
Monthly fee	\$10	\$19	\$29	\$39	\$99
Gym* facility network size	Digital access only	3,000	7,500	12,000	12,400
\$19 initiation fee (no initiation fee for digital-only option)					

- **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.

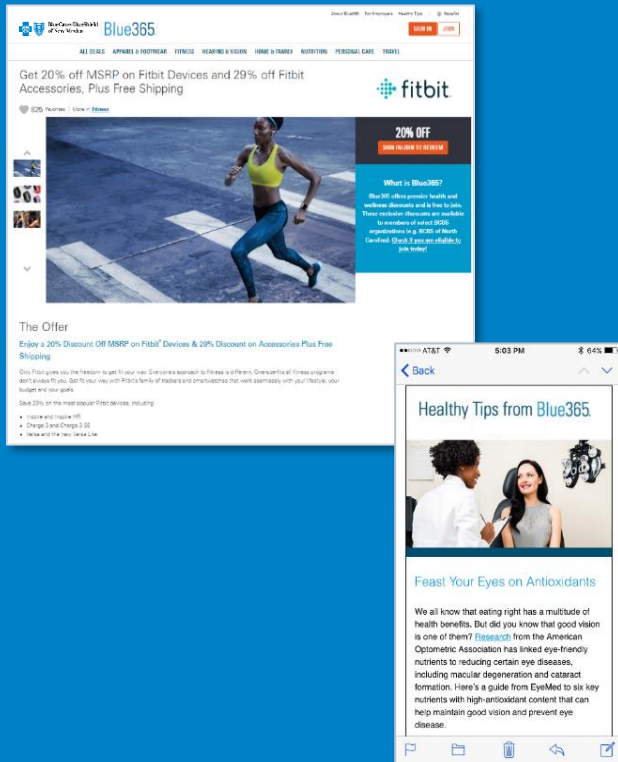
\*Represents possible network locations. Check local listings for exact network options as some locations may not participate. Network locations are subject to change without notice.

- Flexible, no-excuses, budget-friendly fitness program from Tivity Health™
- You can select an option based on your preference. Once you enroll, you'll have access to all locations within the purchased plan and those at the lower price, too.
- Offered to you and your dependents
- Unique program designed to promote health, wellness and activity for adults 18+\*
- Access to multiple fitness locations where you live, work and travel with no obligation or contract
- Easy online enrollment (or by phone) plus fitness location finder
- Unique member ID assigned to each member on enrollment
- Just log in to Blue Access for Members to access the Fitness program enrollment page

# Member discounts simply for being a BCBSNM member

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

- Exclusive health and wellness deals from national and local retailers
- Save money on fitness gear, family activities, gym memberships, healthy eating, dental, vision, hearing aids and more from top national and local retailers
- Log in to Blue Access for Members<sup>SM</sup> 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.

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# Women's and Family Health

## Prepare for Your Life-Changing Journey

Whether you are pregnant or planning to get pregnant, you should prepare as much as you can. We have tools to help you — at no extra cost to you.

- **Ovia Health™ apps** are for tracking your cycle, pregnancy and baby's growth.
- **Well onTarget®** offers self-guided courses that help you plan for a healthy pregnancy and baby.
- Plus, if your pregnancy is high-risk, BCBSNM will provide support from **maternity specialists** to help you care for yourself and your baby.





BlueCross BlueShield  
of New Mexico

# 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](https://bcbsnm.com)** for more health and wellness information



# Thank You!

**Blue Cross and Blue Shield of New Mexico**

**State of New Mexico**

**Member Customer Service**

**877-994-2583**

