



**BlueCross BlueShield
of New Mexico**



Welcome

State of New Mexico

Group Benefits

Plan Year: Jan – Dec 2018



Why Blue Cross and Blue Shield of New Mexico?



BlueCross BlueShield of New Mexico (BCBSNM)

HMO and PPO plans



Online Tools and Resources



Personalized Customer Service

The
Choice
for
Nearly
1 in 3
AMERICANS



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 & Drug Plan).

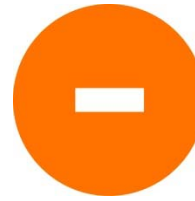


HMO – How It Works



In-Network Providers

- Services restricted to participating New Mexico providers
- No need to obtain referrals for specialist care
- Provider files claims
- Predictable out-of-pocket costs
- **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 **33,000 HMO** contracted providers in New Mexico including:

UNM Hospitals

UNM Physicians &



When Traveling Outside of New Mexico
Access to **emergency room** & **urgent care**



When you or your covered dependents are away from home for more than **90 consecutive days**, you will be able to sign 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.

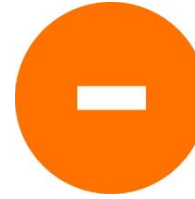


PPO – How It Works



In-Network Providers

- National BCBS PPO Network
- Pay less for care – protection from billing of amounts over allowed amounts
- Receive the highest level of benefits
- No claim forms – provider files claim



Out-of-Network Providers

YOU DO HAVE COVERAGE, BUT . . .

- Pay a greater share of the costs / out-of-network benefits
- You may need to file your own claims
- You may be balance billed for amounts over the allowed amount



More Doctors. More Hospitals.



92%
of doctors

96%
of hospitals



Over 1.1 million
Providers



Nearly 7,500
Hospitals



Nationwide Coverage
when traveling or living
outside of home state



BlueCard Worldwide[®]
coverage when traveling
in more than 195 countries



Benefits Comparison

*After deductible

** Medical and Rx combined

Benefit	HMO	PPO Plan	
	IN-NETWORK	IN-NETWORK	OUT-OF-NETWORK
Individual Deductible **	\$350	\$500	\$2,800
Two-Person Deductible/Family **	\$675/\$1,000	\$1,000/\$1,500	\$5,600/\$8,400
Individual Out-of-Pocket Max **	\$3,500	\$3,500	\$7,000
Two-Person Out-of-Pocket Max/Family **	\$7,000/\$10,500	\$7,000/\$10,500	\$14,000/\$21,000
Office Visit PPP/Specialist	\$25/\$45	\$30/\$55	50%*
Preventive Care	No charge	No charge	50% (deductible waived)
Inpatient Admission	\$500*	\$1,000*	50%*
Emergency Room	\$250*	\$250*	
Urgent Care	\$50*	\$50*	
Lab, X-Ray, EKGs and Other Diagnostic Tests	20%*	20%*	50%*
PET scans, CT scans and MRIs	20%* (up to a max. member share of \$200 per test)	20%* (up to a max. member share of \$200 per test)	50%*



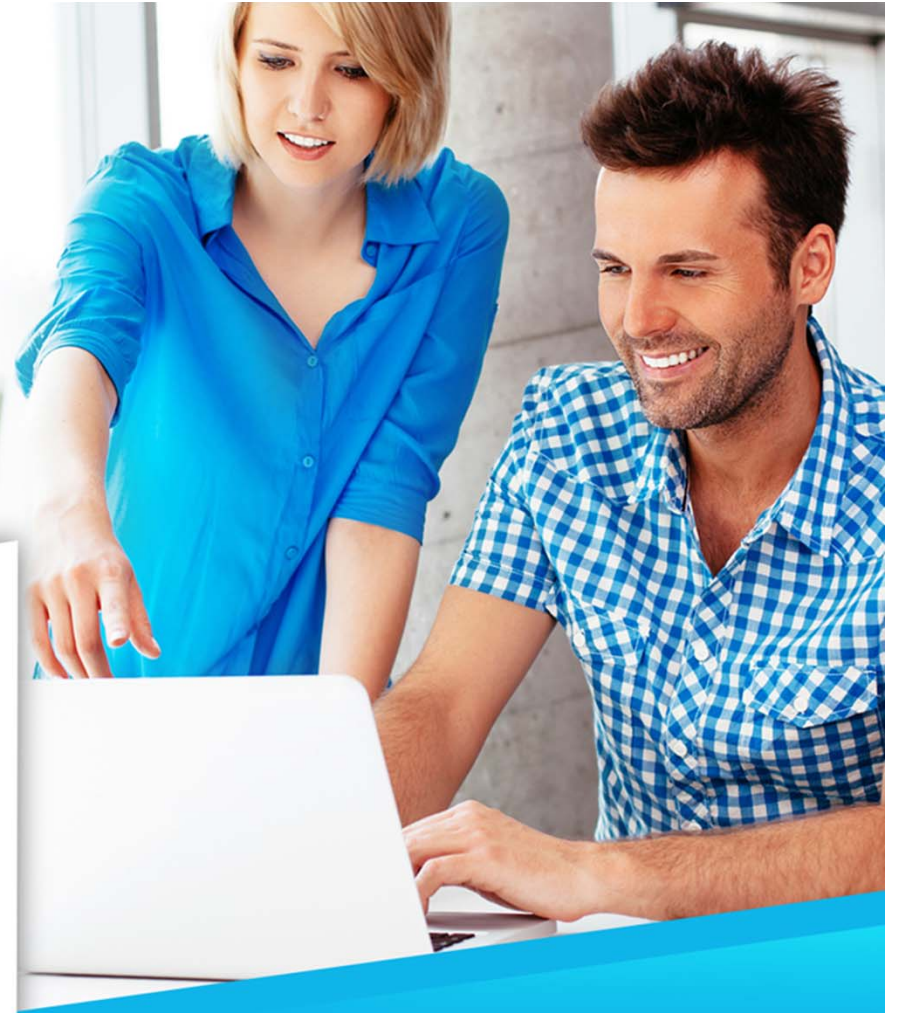
Differences Between *HMO* and *PPO*

HMO	PPO
<ul style="list-style-type: none">• 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	<ul style="list-style-type: none">• 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





**BlueCross BlueShield
of New Mexico**



Online Tools

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**

The screenshot shows the top navigation bar with four main categories: 'HOW TO MAKE A PAYMENT' (green), 'LEARN ABOUT MEDICAID PLANS' (blue), '2016 INDIVIDUAL AND FAMILY PLANS' (grey with image), and 'WHY CHOOSE US?' (yellow). Below this is a secondary navigation bar with 'MEMBER ALERTS' (orange), 'GO MOBILE WITH BLUE' (blue with mobile icon), and 'ATTEND A SEMINAR' (grey with calendar icon).

The main content area is divided into three columns:

- CONNECT:** A Blue Cross and Blue Shield of New Mexico Community. Includes a 'Connect Now >' button.
- BLUE FEATURES:** Includes 'Health Insurance and Your Tax Return', 'Health and Wellness Newsletter', and 'eCards for Health: Signs of Stroke'.
- RECENT NEWS:** Lists several news items with dates and titles, such as '06/02/16 Blue Cross Blue Shield Association Examines the Growing Costs of Specialty Pharmacy'.

At the bottom, there is a 'LARGE GROUPS' section with a list of partner organizations, including 'Sandia National Laboratories' and 'State of New Mexico' (highlighted with a red box).



Blue Access for MembersSM

Welcome Employers Producers Providers

Feedback Company Information En español

Blue Cross BlueShield

Ask IVYSM
our virtual assistant

Search

Insurance Basics Shop Plans & Products Find a Doctor or Hospital Member Services Log In

Member Returning Shopper Employer Producer

blueaccess
for MembersSM

User Name:

Password:

Log In

- » New User? Register Now
- » Forgot user name or password?
- » Take a tour.

OPEN ENROLLMENT STARTS NOVEMBER 1

HOW TO MAKE A PAYMENT

LEARN ABOUT MEDICAID PLANS

ENROLL IN YOUR 2016 MEDICARE PLAN

MEMBER ALERTS

GO BLUE WITH MOBILE

ATTEND A SEMINAR

CONNECT
A Blue Cross and Blue Shield

BLUE FEATURES
Manage Your Stress with the Centered App
Our award-winning stress management app guides you through meditation sessions.

RECENT NEWS
10/15/15 Texas Health Commission Awards
Care Contract to Blue

NEED TO CONFIRM YOUR 2016 COVERAGE?
If you're already a member, confirm your selected plan or choose a new one for next year.

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



How to Find *HMO* & *PPO* Providers



Call Customer Service at the number on the back of your ID card
877-994-2583



Talk with your physician's office



From your computer OR mobile phone,
log on to **bcbsnm.com** and click
on **Find a Doctor or Hospital**



Accessing the Provider Finder[®]

To access the Provider Finder, click the **Doctors & Hospitals** tab in Blue Access for MembersSM, then select the **“Find a Doctor or Hospital”** button

The screenshot shows the Blue Access for Members website interface. At the top, a navigation bar contains several tabs: Home, My Coverage, Claims Center, My Health, **Doctors & Hospitals** (highlighted with an orange box), and Forms & Documents. The blueaccess logo is in the top right corner. Below the navigation bar, the page title is **DOCTORS & HOSPITALS - Find a Doctor**. On the left side, there are three sections: 'Doctors & Hospitals' with a 'Find a Doctor' link, 'Related Links' with links for 'Blue Distinction Centers for Specialty Care', 'Print Temporary ID Card', and 'Request ID Card', and 'Health Care School' with a 'Learn More' button. The main content area features a magnifying glass icon and the text **Find a Doctor or Hospital**. Below this, a paragraph explains the tool's purpose: 'Use the Blue Cross and Blue Shield of New Mexico Provider Finder[®] to get addresses and phone numbers for doctors and hospitals based on your plan and location. You will be able to easily search our full list of doctors and hospitals once you click on the “Find a Doctor or Hospital” button below.' A large orange-bordered button labeled **Find a Doctor or Hospital** is positioned below the text. To the right, there is a photograph of a female doctor in a white coat and stethoscope smiling and talking to an elderly patient. In the top right of the main content area, there are links for 'Print' and 'Doctors & Hospitals FAQs'.



Provider Search Results

251 results for Family Physician

Rating

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

Refine your results [Reset](#)

Basic

- Within 10 miles [251]
- Accepting new patients [217]
- Any gender
- Any rating
- Any language

Specialties

- Any expertise

Affiliations

- Any hospital affiliations
- Any medical group affiliation

Quality

- Any award
- Any Clinical Quality Measure

Provider	Rating	Recommendation	Awards
Gary T Hamilton, MD	5.0	100%	1 AWARD
Luis A Fernandez, MD	5.0	100%	1 AWARD
Maria F Murray, MD	5.0	100%	2 AWARDS
Susanna Ming, MD	5.0	100%	2 AWARDS

Compare up to 10 providers side-by-side

Refine your results by distance, rating, languages, quality designations and more

Provider Results

See what other BCBSNM members think about a doctor



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: \$192–\$514

Expected cost to your employer: \$770–\$2,054

[Read more about this procedure](#)

9 results for MRI Brain without and with Contrast for Facility

Distance ▼

Compare side-by-side

Compare any results by selecting them at left.

Refine your results [Reset All](#)

Basic —

Within 25 miles ▼

Any rating ▼

Any language ▼

Provider Type —

Facility ▼

Specialties —

Any specialty ▼

Any expertise ▼

Affiliations —

Any hospital affiliations ▼

Any medical group affiliation ▼

Quality —

Any award ▼

Any Clinical Quality Measure ▼

Blue Distinction Recognition —







Any BDC+ or BDC Specialty ▼

\$309 your expected cost	<p>Lovelace Med Ctr Downtown General Acute Care Hospital</p> <p>1 Lovelace Med Ctr Downtown (0.6 miles away) 601 Dr Martin Luther Jr Ave NE, Albuquerque, NM 87102 (505) 727-8000</p>	4.4 ★★★★★ 92% would recommend	Compare <input type="checkbox"/>	NO AWARDS
\$192 your expected cost	<p>G Force Llc Db a Upright Mri Of Nm Radiology</p> <p>6 G Force Llc Db a Upright Mri Of Nm (6.6 miles away) 7600 Jefferson St NE Ste 26, Albuquerque, NM 87109 (505) 796-9200</p>	PROVIDER NOT YET REVIEWED	Compare <input type="checkbox"/>	NO AWARDS
\$514 your expected cost	<p>Unm Hospital General Acute Care Hospital</p> <p>3 Unm Hospital (1.9 miles away) 2211 Lomas Blvd NE, Albuquerque, NM 87106 (505) 272-2111</p>	4.4 ★★★★★ 94% would recommend	Compare <input type="checkbox"/>	Blue Distinction (2) NO OTHER AWARDS



Because your Health Counts

It is important to know where to go when you need help.

	Average Costs	Average Wait Times	Examples of Health Issues
 <p>Your Doctor's Office Your doctor knows your medical history best</p>	\$	 24 minutes*	<ul style="list-style-type: none"> Fever, colds and flu Minor burns Ear or sinus pain Shots Sore throat Stomach ache Physicals Minor allergic reactions
 <p>Urgent Care Clinic Immediate care for issues that are not life-threatening</p>	\$\$\$\$	 11-20 minutes**	<ul style="list-style-type: none"> Migraines or headaches Abdominal pain Urinary tract infection Back pain Cuts that need stitches Sprains or strains Animal bites
 <p>Hospital Emergency Room For serious or life-threatening conditions</p>	\$\$\$\$\$\$	 4 hours, 7 minutes***	<ul style="list-style-type: none"> Chest pain, stroke Head or neck injuries Fainting, dizziness, weakness Problem breathing Seizures Sudden or severe pain Uncontrolled bleeding Broken bones

*Medical Practice Pulse Report 2009, Press Ganey Associates

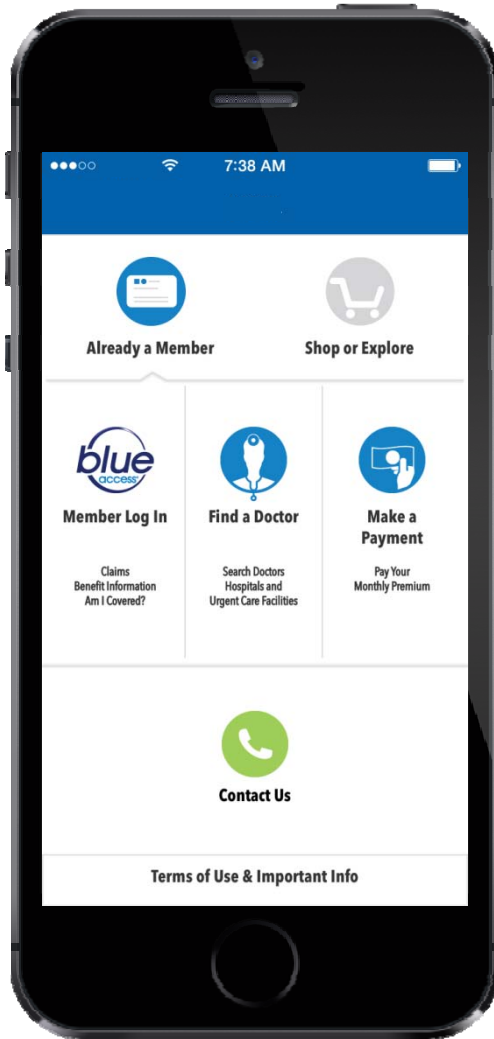
**Urgent Care Benchmarking Study Results. Journal of Urgent Care Medicine. January 2012.

***Emergency Department Pulse Report 2010 Patient Perspectives on American Health Care. Press Ganey Associates.

Find Urgent Care Centers near you by texting **URGENTNM** to **33633** and then type in your ZIP code



BCBSNM App



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





**BlueCross BlueShield
of New Mexico**

Health and Wellness

Blue Care AdvisorsSM – Condition Support

If you have a chronic condition, we offer help.



Blue Care Advisors – clinical professionals who can help you manage chronic health conditions, understand and follow physician's orders, review medications, side effects, compliance, refills and current services, establish goals and schedule follow-ups as appropriate: **asthma, COPD, diabetes, heart disease, low back pain, metabolic syndrome**

Call the number on the back of your ID card to participate or a Blue Care Advisor may call you. *You will want to call back!*

Completely **confidential** and **voluntary**



24/7 Nurseline

Advice anytime.

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



Special Beginnings®

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

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

- Pregnancy risk assessment
- Frequent, personal contact based on risk
- Educational materials
- Coordinated care with your physician
- Screening for depression



WEB



TEXT

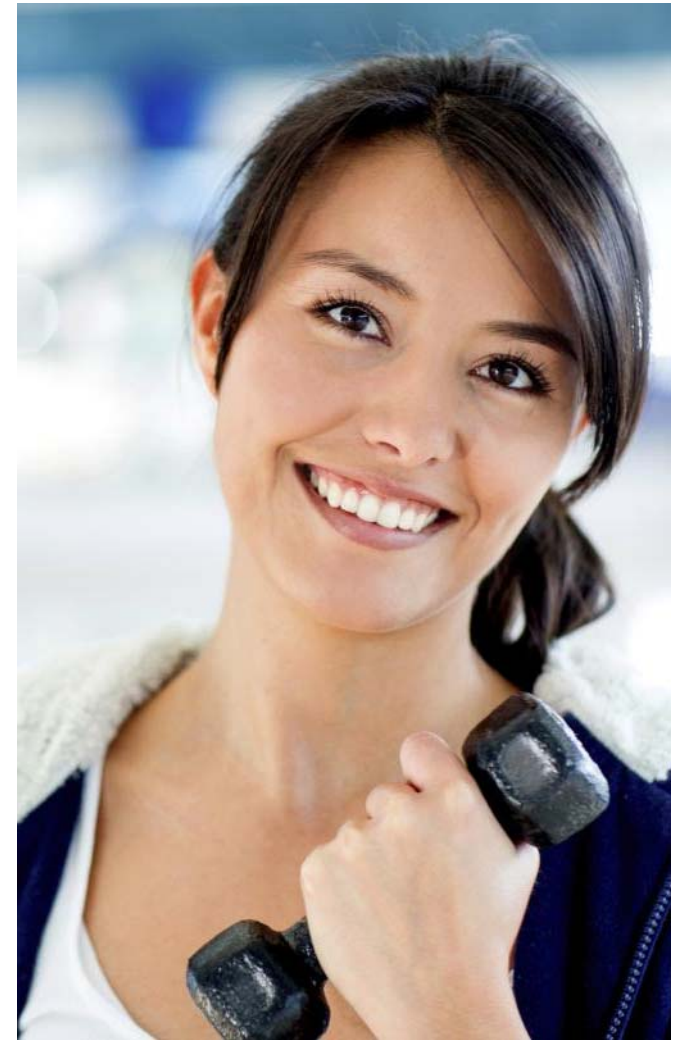


You don't eat the same food every day.
**Why work out at the same
fitness club every single time?**

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

- Mix and match fitness centers
- No contract and no obligation
- Unlimited access to a nationwide network of more than 8,500 participating fitness centers
- 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)



Blue365[®] Member Discount Program

Member discounts simply for being a BCBS member

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

Log on to Blue Access for Members for updates and to register for weekly emails

Because Health is a big deal.™ Blue365 offers access to health and wellness deals exclusive to Blue members.

HEALTHY EATING
Nutrisystem
NUTRISYSTEM
12% Discount on Nutrition Products and Services
[VIEW DETAILS](#)

Check Out Some Other Great Deals: [See All Deals ▶](#)

PERSONAL CARE [VIEW DETAILS](#)
CORD-USE
\$500 Off Umbilical Cord Blood Storage

HEALTHY EATING [VIEW DETAILS](#)
HANDSTAN
20%-25% Off Cooking Appliances

PERSONAL CARE [VIEW DETAILS](#)
LIVELY
\$15 Off Medical Alert Response "Safety Watch" & Free 90 Days of Initial Service

PERSONAL CARE [VIEW DETAILS](#)
CONTACTS AMERICA
Save on Contact Lenses

FITNESS [VIEW DETAILS](#)
RUGGED MANIAC
20% Off Obstacle Race Registration

FITNESS
POLAR
LISTENS TO YOUR BODY
WELLNESSCODES--POLAR
25% - 55% Discount on Polar Products
[LOGIN TO REDEEM](#)

Smartwatches. Health monitors. Pedometers. Activity trackers. Virtual reality headsets. They're all part of the emerging landscape of wearable technology, which promises to change the way we exercise and communicate.

Smartwatches. Health monitors. Pedometers. Activity trackers. Virtual reality headsets. They're all part of the emerging landscape of wearable technology, which promises to change the way we exercise and communicate.



Service That Takes You Out of the Middle

Call your BCBS Customer Service team for:

- Claim questions or status
- Medical benefit coverage questions
- Help with finding network providers
- Membership and eligibility
- Help with navigating online tools
- ID card requests
- Health education and transfer to other health programs
- Transition of care

877-994-2583



What You Can Do To Be a Smarter Consumer

- **Utilize in-network providers** whenever possible to help you reduce your health care spending. Use the Provider Finder to research costs at different hospitals and save.
- **Review EOBs** and bills sent by your providers. Make sure that you and the plan are being charged only for services that you received.
- **Take care of yourself.** Utilize wellness benefits and get appropriate, preventive medical care as needed.
- **Don't wait until** you have to go to the ER – **see your physician regularly** for preventive care or illness. Call your doctor to “pre-qualify” your symptoms.
- **Improve communications** with your doctor. Ask questions about prescribed medications and treatment and follow the recommendations of your health care provider.
- **Visit our website** for more health and wellness information – bcbsnm.com





CHOOSE BLUE