



BlueCross BlueShield  
of New Mexico



# Welcome to the State of New Mexico's Open Enrollment

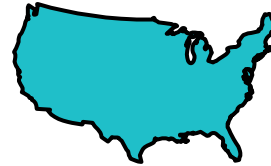


Group Benefits Health Plan  
January – December Plan Year 2024

# Why Blue Cross and Blue Shield of New Mexico?



**More Doctors  
and Hospitals**



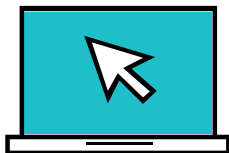
**Coverage  
Everywhere You Go**



**Personalized  
Customer Service**



**Health and  
Wellness Programs**

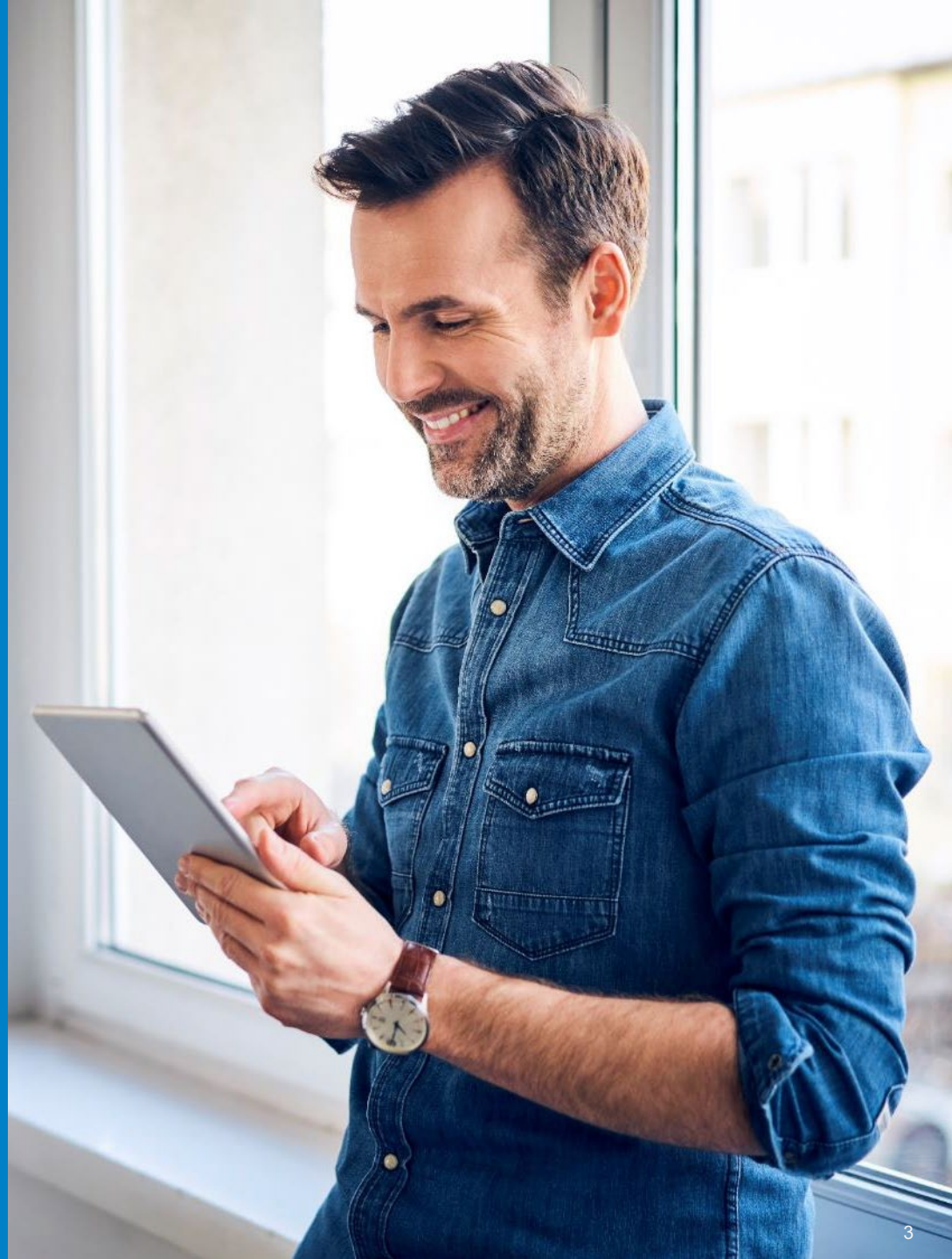


**Tools and  
Resources**



**Digital  
Capabilities**

# Plan Options





# Benefits Comparison

Benefit	HMO	Blue Preferred Plus PPO		
	IN-NETWORK	Tier 1 IN-NETWORK Blue Preferred Plus (NBP)	Tier 2 IN-NETWORK Preferred (PPO)	Tier 3 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 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* (after in-network deductible)
Urgent Care	\$60*	\$65*	\$75*	\$75* (after in-network deductible)
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				

# 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 47,200 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.

# Blue Preferred Plus 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)



# Blue Preferred Plus – 3-Tiered Provider Options

## Tier 1 – Blue Preferred Plus<sup>SM</sup> 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 Plus 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 Plus 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. 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 36,100 contracted providers in New Mexico including:



# Differences Between HMO and PPO

HMO	PPO
<ul style="list-style-type: none"><li>• Care is PCP-driven — you must select a medical group and PCP</li><li>• Referrals required for specialists</li><li>• Fixed predictable copays on covered services</li><li>• Smaller, more limited provider network</li><li>• National coverage is more limited</li><li>• You must stay in the HMO network: no out-of-network coverage, except in emergencies</li><li>• 90-day prescriptions at pharmacy</li></ul>	<ul style="list-style-type: none"><li>• No referrals required: care is always your choice — each time</li><li>• Full PPO network with coverage across the U.S. and around the world</li><li>• Most services subject to deductible and coinsurance (you pay a percentage)</li><li>• Coverage both in- and out-of-network — at different levels</li><li>• Highest employee contributions</li></ul>

# The strength of Blue<sup>SM</sup>



**NUMBER 1**

brand in health care



**OVER 115 MILLION**

members



**OVER 1.8 MILLION**

unique, in-network providers



**97%**

of claims paid at in-network rates

# Deciding Where to Go for Care with Virtual Visits and Nurseline

## Confused About Where to Go for Care?

If you aren't having an emergency, deciding where to go for medical care may save you time and money.

You have choices for where you get non-emergency care — what we call SmartER Care. Use this chart to help you figure out when to use each type of care.

When you use in-network providers for your family's health care, you usually pay less for care. Search for in-network providers in your area at [bcbsnm.com](http://bcbsnm.com) or by calling the Customer Service number on your member ID card.

If you need emergency care, call **911** or seek help from any doctor or hospital immediately.



### 24/7 Nurseline

- Available 24 hours a day, seven days a week
- 24/7 Nurseline\* can help you identify options when you or a family member have a health problem or concern
- Call **800-973-6329** to speak with a nurse
- At no additional cost as part of your health plan



### Virtual Visits

- Available 24 hours a day, seven days a week
- Access to care for non-emergency medical issues whether you're at home or traveling from almost anywhere
- Average wait time is less than 20 minutes



### Doctor's Office

- Office hours vary
- Generally the best place to go for non-emergency care
- Doctor-to-patient relationship established and therefore able to treat, based on knowledge of medical history
- Average wait time is 18 minutes<sup>1</sup>



### Urgent Care Center

- Generally includes evenings, weekends and holidays
- Often used when your doctor's office is closed, and you don't consider it an emergency
- Average wait time is 16-24 minutes<sup>2</sup>
- Many have online and/or telephone check-in



### Hospital ER

- Open 24 hours, seven days a week
- Average wait time is 35-49 minutes (variable)<sup>3</sup>
- If you receive emergency room (ER) care from an out-of-network provider, you may have to pay more
- Multiple bills for services such as doctors and facility



\*24/7 Nurseline is not a substitute for a doctor's care. Talk to your doctor about any health questions or concerns.

<sup>1</sup>Internet/Wi-Fi connection is needed for computer access. Data charges may apply.

<sup>2</sup>Vitalis Annual Wait Time Report, 2017.

<sup>3</sup>Wait Time Trends in Urgent Care and Their Impact on Patient Satisfaction, 2017.

<sup>4</sup>National Center for Health Statistics, Centers for Disease Control and Prevention, 2019.

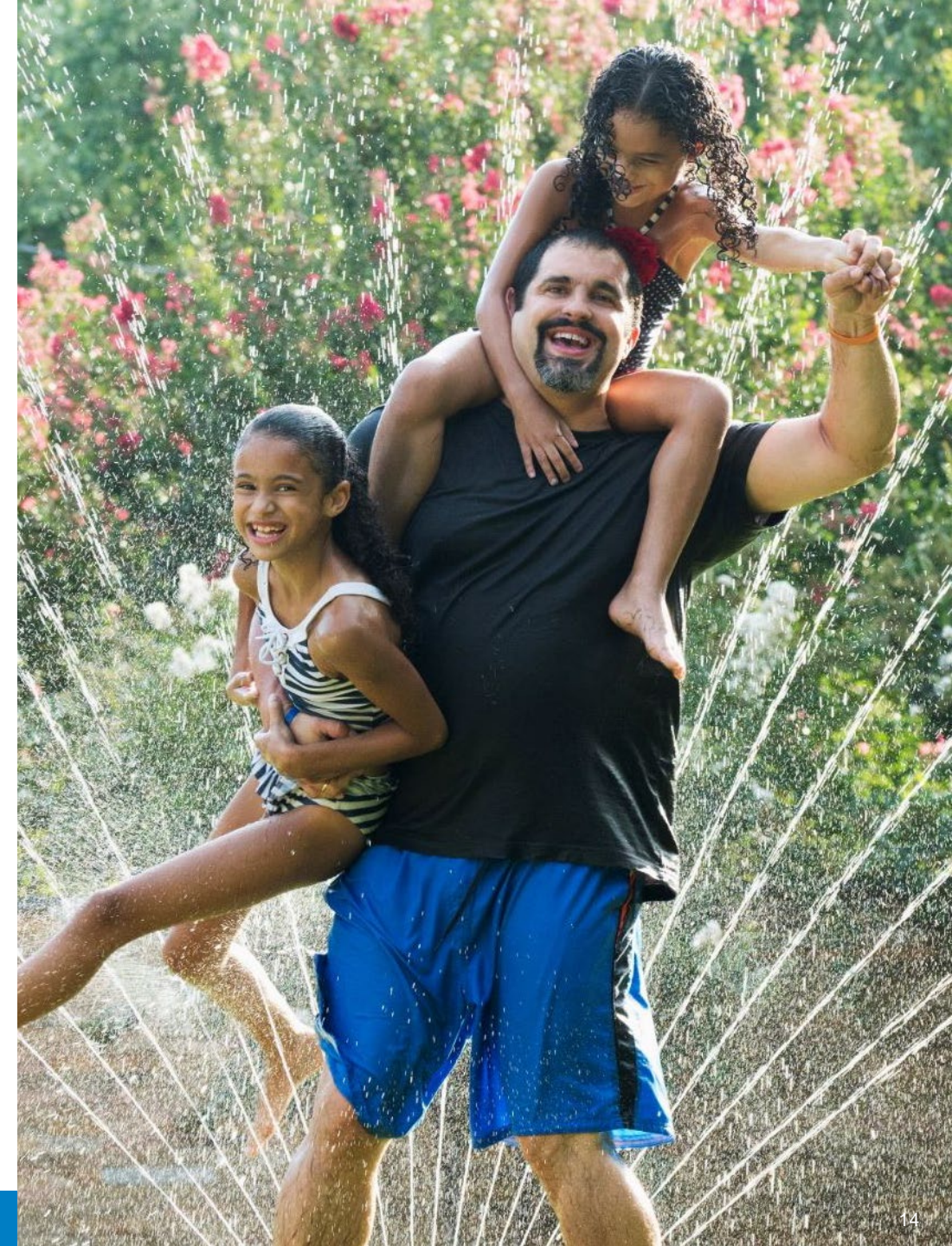
Note: The relative costs described here are for independently contracted network providers. Your costs for out-of-network providers may be significantly higher. Wait times described are just estimates.

The information provided in this guide is not intended as medical advice, nor meant to be a substitute for the individual medical judgment of a doctor or other health care professional. Please check with your doctor for individualized advice on the information provided. Coverage may vary depending on your specific benefit plan and use of network providers. For questions, please call the number on the back of your member ID card.



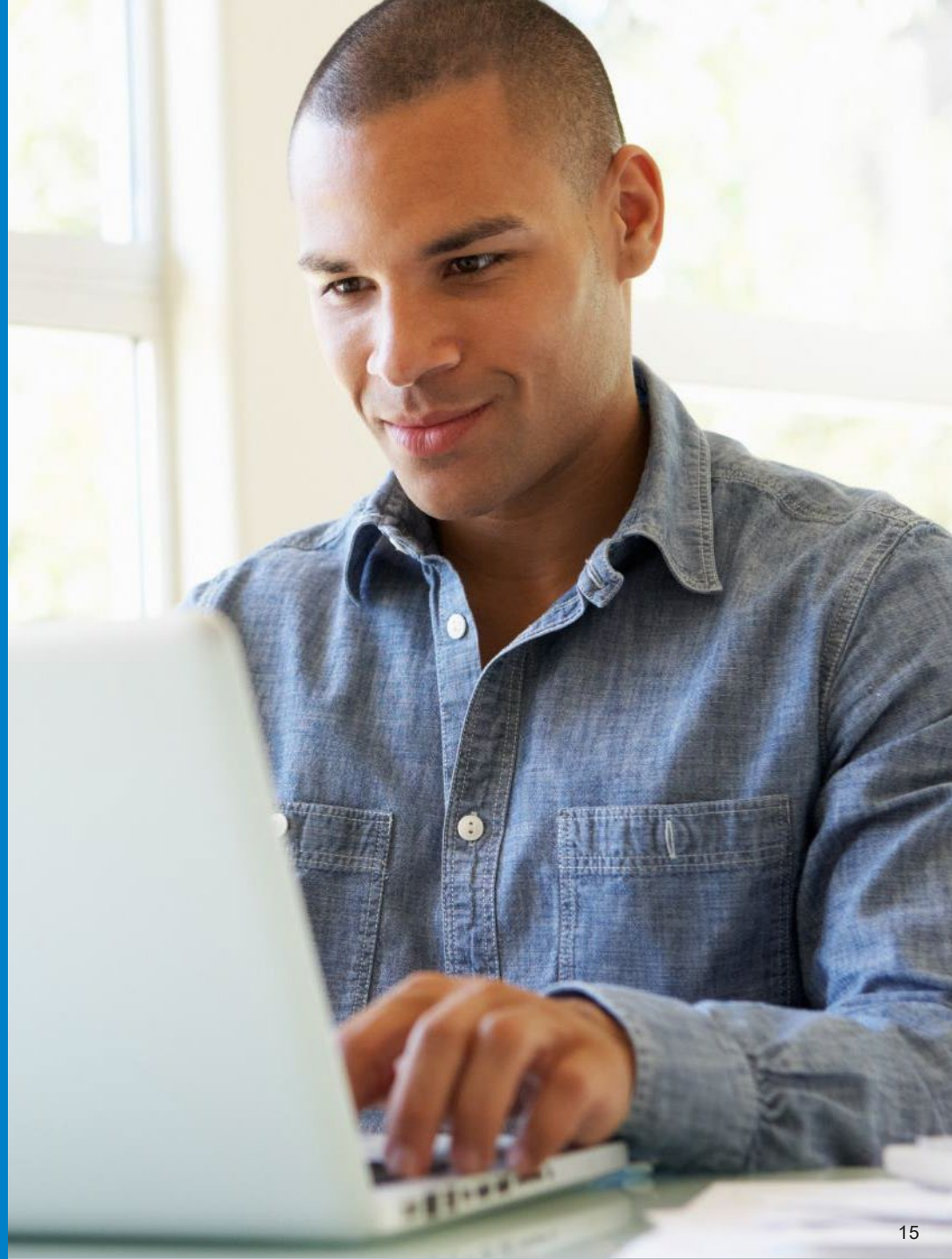
# Prior Authorization

- Prior authorization is a process used to determine whether a medical service meets the requirements for health plan coverage.
- You need to have prior authorization for some types of medical care such as:
  - Hospital stays
  - High-cost specialty drugs
  - Some services you get outside a hospital
- Your network provider will usually take care of prior authorization. To be sure, call Customer Service before your service.
- Check your benefits booklet to learn more. You can find it on Blue Access for Members<sup>SM</sup> under Coverage > Coverage and Benefits > All My Benefits





# Online Tools



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

The screenshot shows the BlueCross BlueShield of New Mexico website. At the top, there is a navigation bar with the logo, a search bar, and links for 'Make a Payment' and 'Log In or Sign Up'. Below this is a secondary navigation bar with links for 'Find Care', 'Shop Plans', 'Prescription Drugs', 'Insurance Basics', and 'Member Services'. The main content area features a large blue banner with the text 'We have you covered.' and two columns of links: 'Shop Plans' (Individual & Family, Medicare, Medicaid, Dental & Vision, Group, Ancillary) and 'Get Things Done' (Find a Doctor, Find a Pharmacy, Make a Payment, Contact Us, Access Your Account, Continue Shopping). To the right of the banner is a photo of a family in a camper. Below the banner, a registration form is displayed. The form has a left sidebar with 'Enter Identification Number' and 'Create Login' options. The main form area is titled 'Please fill out your policy information.' and includes fields for 'First Name', 'Last Name', 'Date of Birth', and 'Identification Number'. There is also a checkbox for 'Are You a Legal Guardian?'. A 'Continue' button is at the bottom right of the form.

Go to [bcbsnm.com](https://bcbsnm.com) and log in to Blue Access for Members via web or mobile

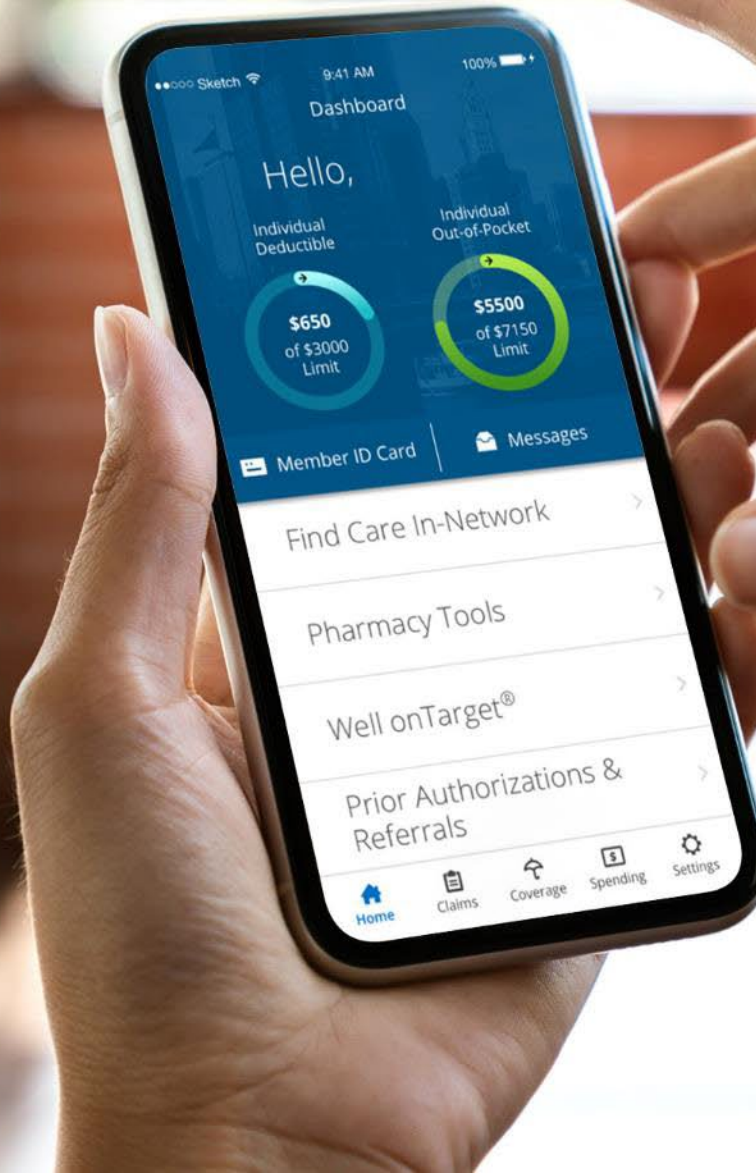
If you are a new user, click **Register Now** to sign up

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.

# MOBILE APP

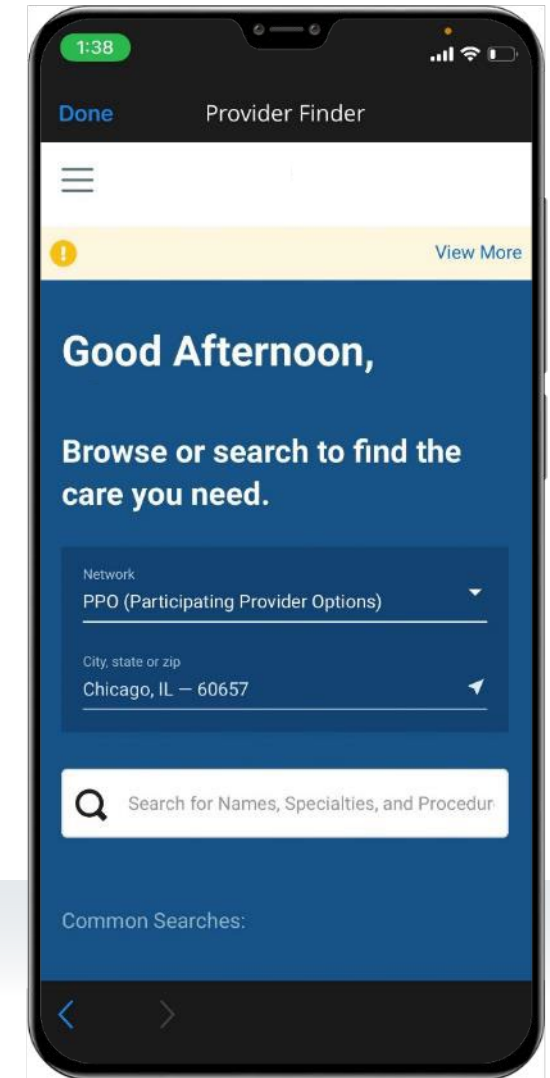
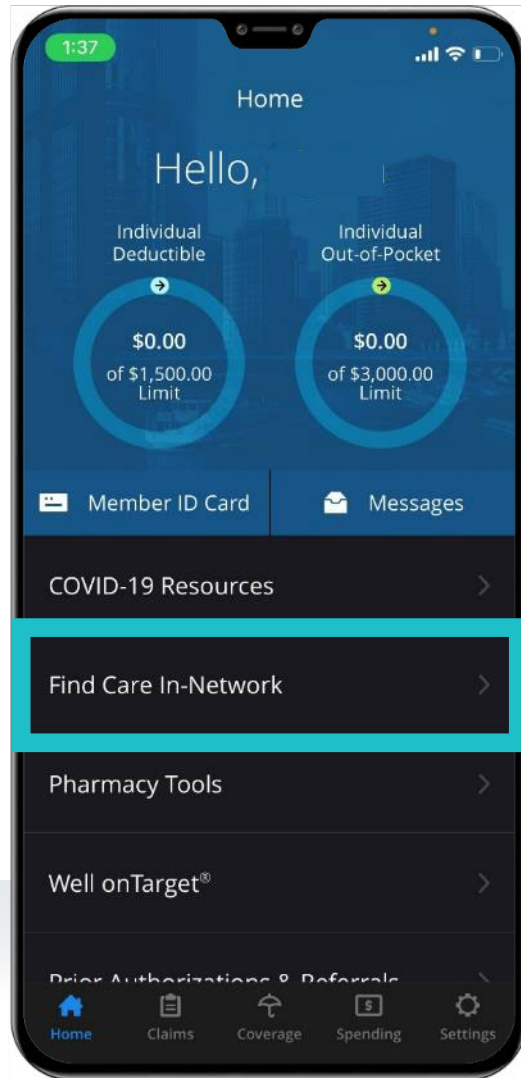
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With the BCBSNM App, you can manage your health care information whenever, wherever



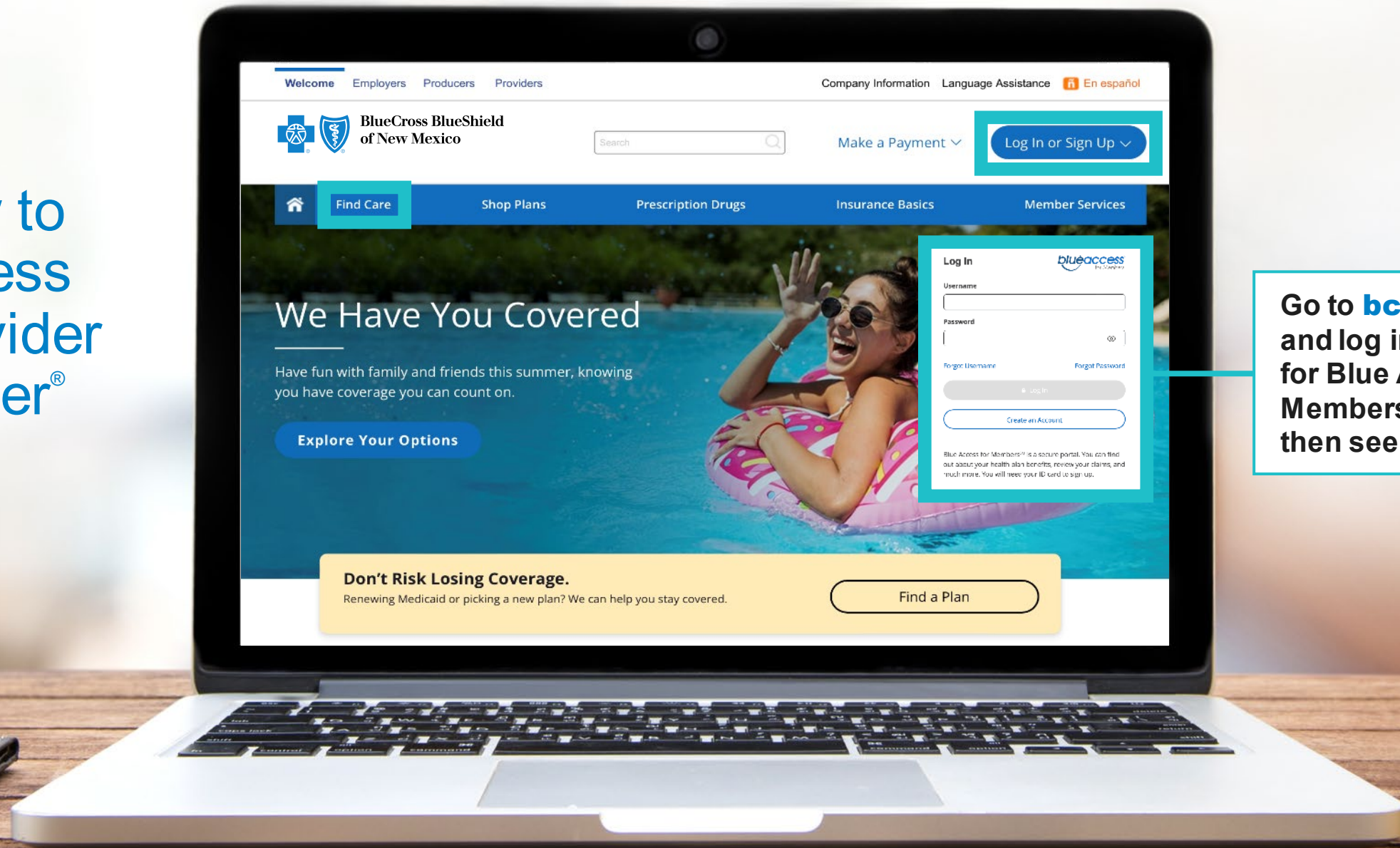
To download, text  
**BCBSNMAPP**  
to **33633**





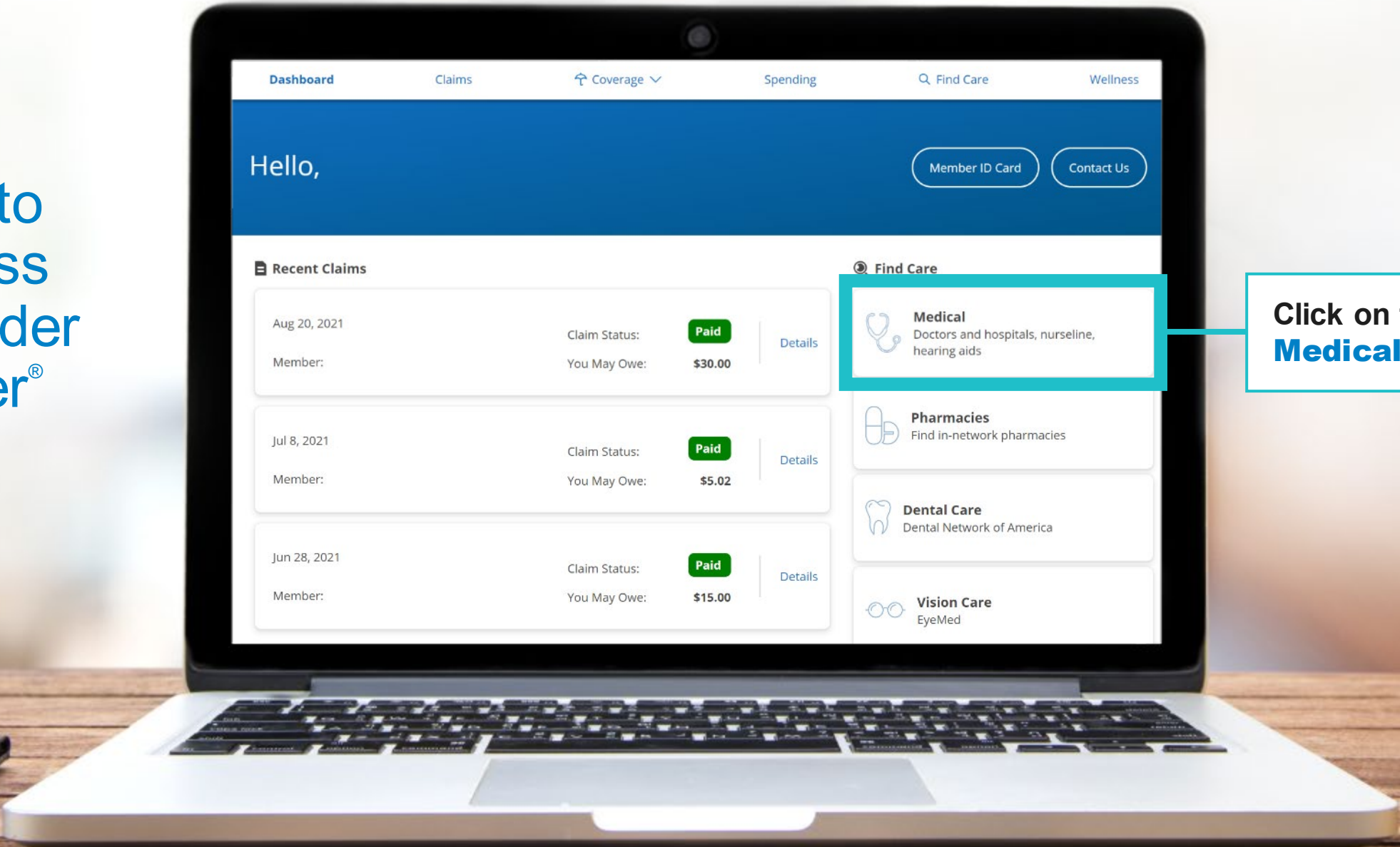


# How to Access Provider Finder®



Go to **bcbsnm.com** and log in or sign up for Blue Access for Members<sup>SM</sup> (BAM<sup>SM</sup>), then see **Find Care**

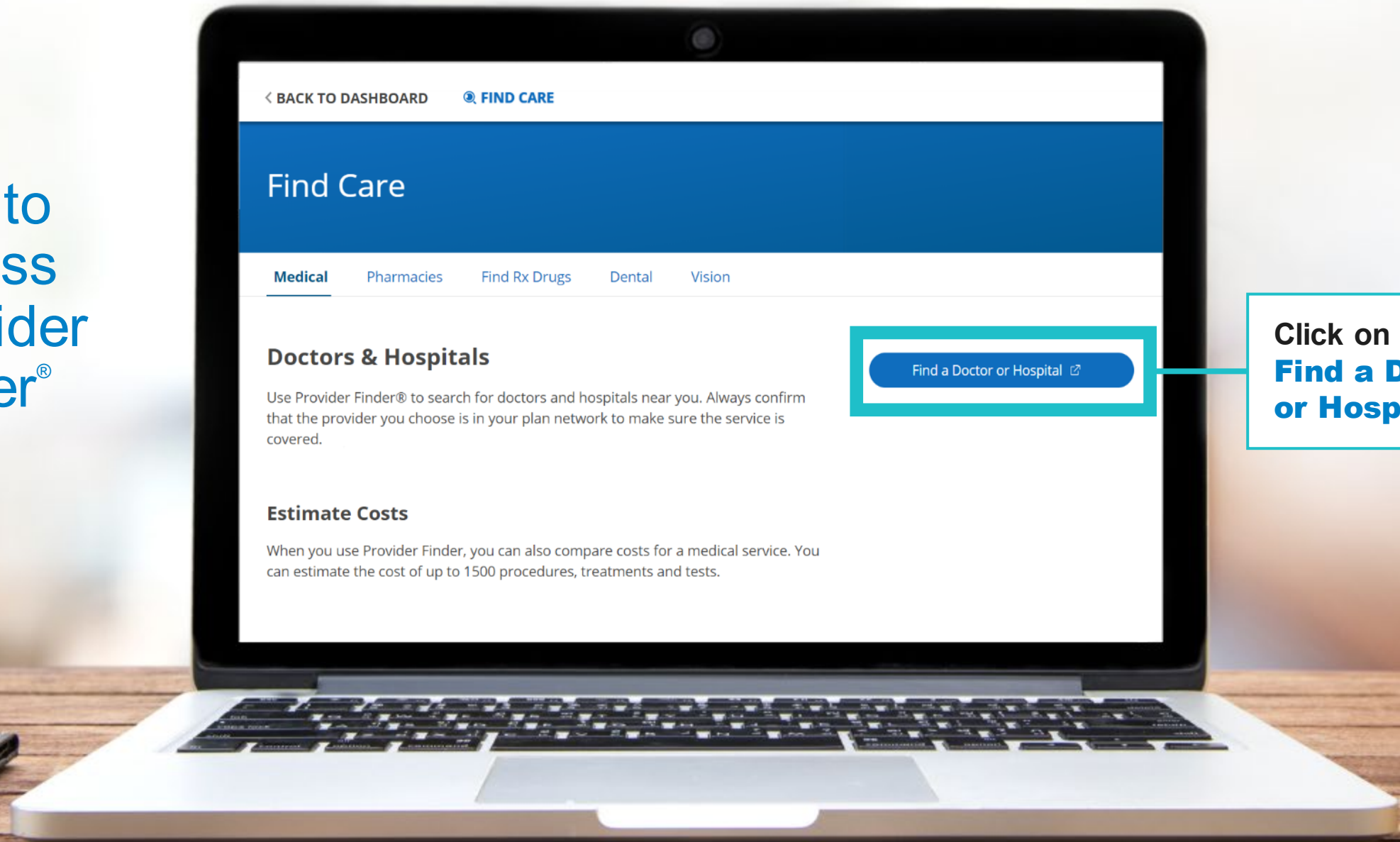
# How to Access Provider Finder®



Click on the  
**Medical** tile



# How to Access Provider Finder®



Click on  
**Find a Doctor  
or Hospital**

# 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

BlueCross BlueShield of New Mexico

English Log In

Browse by Category Search dermatology Network Blue Preferred Plus<sup>SM</sup> City, state or zip Santa Fe, NM – 87501

Results for: "dermatology"

Providers in: **Tier 1 Blue Preferred**  
Why Tiered Networks [Learn More](#)

**Dermatology Of Santa Fe Pc**  
Dermatology

☐ Add to Compare [View Profile](#)

LOCATION  
**Dermatology Of Santa Fe Pc**  
2019 Galisteo St Ste N9b, Santa Fe, NM 87505  
[Get directions](#) (est. 1.6 miles away)

CONTACT INFORMATION  
Phone: 505-986-9688

☆☆☆☆☆ Be the First to Review  
1 Location Amenity

Log In for personalized results  
**Tier 1 Blue Preferred**

# Cost Estimate Search Results

About **Artificial Joint Repair/Revision, Hip or Knee**

Artificial Hip or Knee Revision/Repair is surgery to fix or replace an artificial joint. For the purposes of this estimate this is an inpatient procedure with a hospital stay.

Estimated Costs for Dylan Abbott

**\$5,500**

Member Rewards Cash Rewards

Description of procedure or service

All Specialties ▾ All Tiers ▾ All People & Pla... ▾ All Genders ▾ All Patient Rat... ▾ All Blue Distincti... ▾ More Filters ▾

VIEW ONLY: ☐ Member Rewards Only

Your benefits plan may cover Blue Distinction Plus and Blue Distinction Centers at a higher level of benefits, which will be less cost to you. If you... [View More](#)

List view Map view

Sort By  
Best Match ▾

**Lovelace Westside Hospital**

General Acute Care Hospital

LOCATION

Lovelace Westside Hospital

10501 Golf Course Rd NW, Albuquerque, NM 87114

[Get directions](#) (est. 7.3 miles away)

CONTACT INFORMATION

Phone: 505-727-2000

[Website](#)

☐ Add to Compare

★ ★ ★ ★ ★ 4.5 [View 350 ratings](#) >

1 Location Amenity

Blue Distinction Plus + 1 More Award

Your Estimated Cost

**\$5,500**

[Cost Details](#)

In your network

Compare up to four search results

View full cost breakout of the procedure

**Did you know?**  
Cost Range for a Knee Replacement





# 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
- Clinical nurse 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**

Available in English and Spanish



# Digital Mental Health



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

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

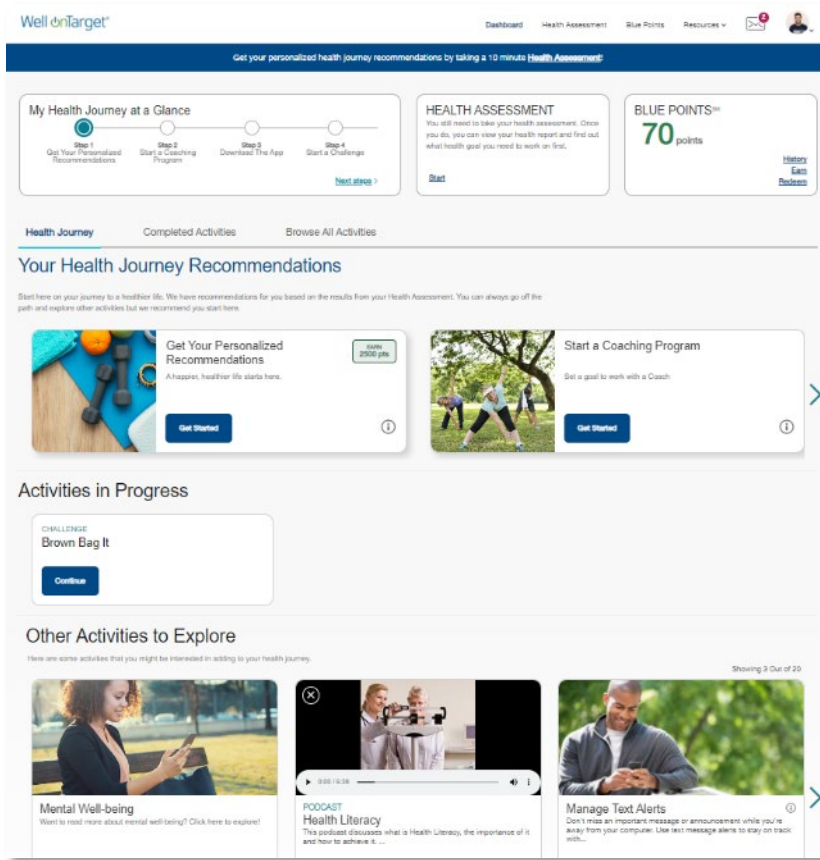
- Available to employees and their family members 13 years and older
- Programs in English and Spanish
- Personal coaching by phone, text or email

## 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.**

May be included in other packages.

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.

Screen images are for illustrative purposes only.

## Portal Highlights

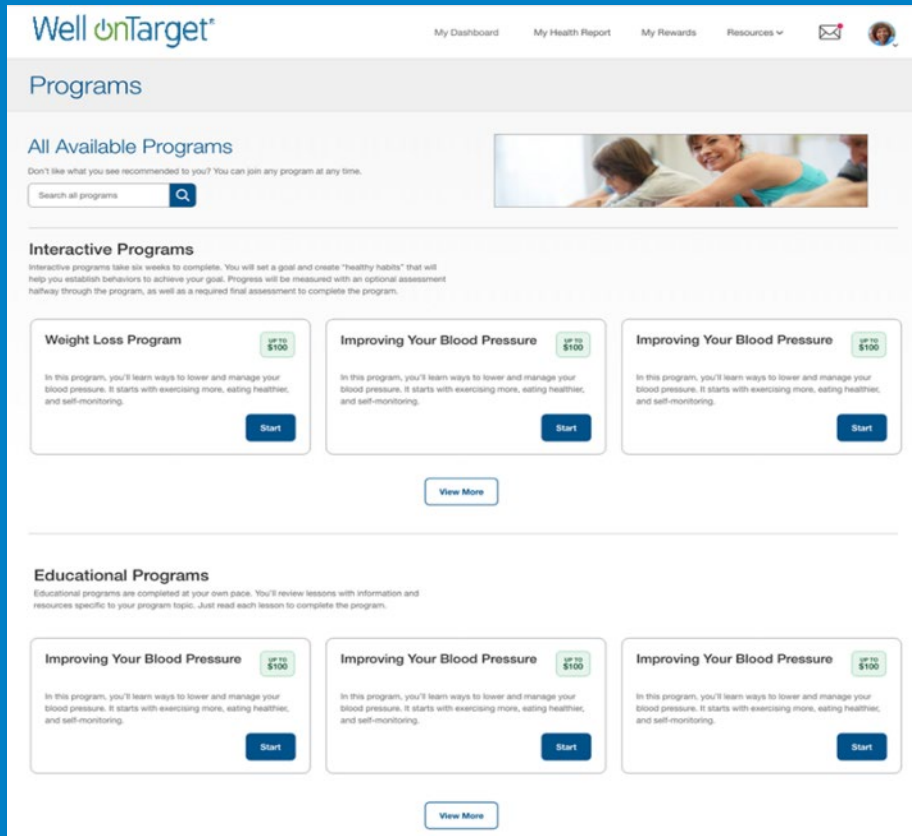
- Health Assessment
- Personalized “My Journey” member dashboard
- Digital self-management programs
- Personalized “My Journey” member dashboard
- Trackers and tools
- “Explore” wellbeing resources
- Coaching program\*
- Interactive symptom checker
- Health and wellness content
- Secured messaging
- Blue Points<sup>SM</sup> rewards\*
- Fitness Program
- Tracking for fitness, nutrition and device integration
- Personal wellness challenges
- Mobile app (AlwaysOn)
- Health and Wellness content

\*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

## 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!**

Blue Points Program Rules are subject to change without prior notice.  
See the Program Rules on the Well on Target Member Wellness Portal at [wellontarget.com](http://wellontarget.com) for further information.

# 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)					

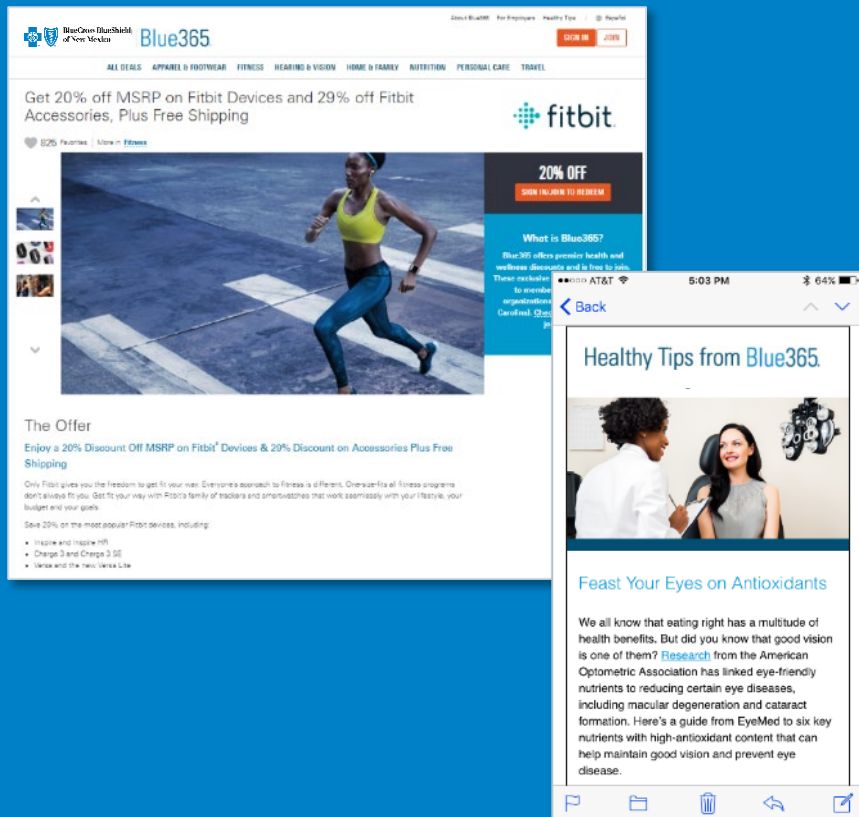
- **Studio Class Network:** Boutique-style classes and specialty gyms are pay-as-you-go with 30% off every 10th class.
- **Family Friendly:** Expands gym network access to your covered dependents at a bundled price discount. Member pays only one enrollment fee per family.
- **Convenient Payment:** Monthly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

## 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 has 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.

## Member discounts simply for being a BCBSNM member



Screen images are for illustrative purposes only.

## Blue365® 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
- Go to [www.blue365deals.com/BCBSNM](http://www.blue365deals.com/BCBSNM) to register, view your available discounts and sign up 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. BCBSNM makes no endorsement, representations or warranties regarding third-party vendors and the products and services offered by them.



# Women's and Family Health

No matter what stage you are at in life's journey, you should prepare as much as you can. We have tools to help — at no extra cost to you.

- **Ovia Health™ apps** are your companion for the journey ahead: from cycle and fertility tracking to pregnancy, parenthood and menopause.
- **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.

**Prepare for your life-changing journey.**







# Struggle with back or joint pain?

Conquer your **back, knee, hip, shoulder, neck, or other pain** for free with Hinge Health.



Scan the QR code to learn more or apply at  
[hinge.health/stateofnewmexico](https://hinge.health/stateofnewmexico)  
or call (855) 902-2777

Eligibility: Employees and dependents 18+ enrolled in a State of New Mexico medical plan through BCBSNM are eligible.







Wondr™

## Metabolic Syndrome Reversal Program

With Wondr you can lose weight, gain energy, sleep better and improve your mind and body - all while eating your favorite foods

- Online program and mobile app allows members access anywhere at any time
- Wondr is a skills-based digital weight loss program that teaches you how to enjoy the foods you love and improve your overall health

**Your employer has partnered with Wondr Health to help you improve your overall health at no cost to you.**

# Stay Engaged in Your Health Care





# How You Can Be a Smarter Consumer

- **Use in-network providers**
- Research costs in **Provider Finder<sup>®</sup>**
- **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





**Blue Cross and Blue Shield of New Mexico**  
**Member Customer Service**  
**for the State of New Mexico**

**877-994-2583**



**Thank you!**