



BlueCross BlueShield  
of New Mexico

# 2019 NMPSIA NM Tech Open Enrollment



# Why Blue Cross and Blue Shield of New Mexico?



**Health Plans**



**Nationwide and International Coverage**



**Personalized Customer Service**



**Health and Wellness Programs**



**Tools and Resources**



**Digital Capabilities**



## Health Plans

- High/Low PPO Plans
- EPO Plan
- Extensive Provider Network



# Blue Preferred EPO Plan

- Similar benefits, quality and services as a PPO plans, but at a more affordable cost
- Wide range of benefits including home health care, hospice, private duty nursing, surgery and skilled nursing centers.
- Exclusive statewide network of providers
- Select a primary care provider and benefit from PCP-guide care.
- You must use Blue Preferred EPO providers to receive benefits (except in a medical emergency).
- Web and mobile tools including Virtual Visits through MDLive at no cost.
- Health and Wellness Programs

# Plan Options Comparison At-A-Glance

## Based on In-Network Coverage

Benefit	PPO *after deductible		EPO *after deductible
	High	Low	
Deductible Individual / Family	\$750 / \$1,500	\$2,000 / \$4,000	\$500 / \$1,000
Out-of-Pocket Max Individual/Family	\$3,750 / \$7,500	\$3,750 / \$7,500	\$3,250 / \$6,500
Preventive Care / Virtual Visits	No Charge	No Charge	No Charge
Primary Care	\$30	\$35	\$25
Specialist	\$50	\$60	\$35
Urgent Care	\$50	\$60	\$45
Emergency Room	\$150 plus 20%*	\$150 plus 25%*	\$150 plus 20%*
Inpatient Admission	\$500 plus 20%*	25%*	\$500 plus 20%*
Lab, X-Ray & Basic Diagnostic Tests	\$30 or actual allowable (Office/Freestanding)	\$35 or actual allowable (Office/Freestanding)	\$25 or actual allowable (Office/Freestanding)
	\$60 or actual allowable (Outpatient Hospital)	\$70 or actual allowable (Outpatient Hospital)	\$50 or actual allowable (Outpatient Hospital)
MRI, CT Scans & PET Scans	\$600 or 20% whichever is less	\$700 or 25% whichever is less	\$500 or 20% whichever is less



# More Doctors. More Hospitals.



91%  
of doctors

96%  
of hospitals



Nearly 1.2 million  
Providers



More than 7,800  
Hospitals



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



**Blue Cross Blue Shield  
Global Core**  
coverage when traveling  
in 170 countries and  
territories

# Contracted Providers

## High/Low Options – Preferred Provider Organization (PPO)

### Hospitals

Lovelace Medical Center Downtown  
Heart Hospital  
Lovelace Westside Hospital  
Lovelace Womens Hospital  
\*Presbyterian Hospital (Albuquerque)  
Socorro General Hospital  
UNM Hospital

### Urgent Care

Concentra Urgent Care  
Duke City Urgent Care  
Next Care New Mexico LLC  
Rio Grande Urgent Care  
Ultimed  
UNM Adult Urgent Care Center  
Walk In Care (Journal Center)

### Provider Groups

Davita Medical Group  
Lovelace Medical Group  
\*Presbyterian Medical Group (Albuquerque)  
UNM Medical Group

***\*not contracted with BCBS for members residing in Bernalillo, Sandoval, Torrance or Valencia County***



# Contracted Providers

## EPO Options – Blue Preferred EPO (NLP)

### Hospitals

Lovelace Medical Center Downtown  
Heart Hospital  
Lovelace Westside Hospital  
Lovelace Womens Hospital

### Urgent Care

Concentra Urgent Care  
Ultimed  
UNM Adult Urgent Care Center  
Walk In Care (Journal Center)

### Provider Groups

Davita Medical Group  
Lovelace Medical Group





# Need Help Finding A New Provider?

**Call the Concierge Teams from DaVita Medical Group & Lovelace Medical Group for help with finding a new Primary Care Physician or Specialist**



**(505) 262-7675**



**(505) 727-2727**



**ONLINE:**

- Provider Finder<sup>®</sup>
- [bcbsnm.com](http://bcbsnm.com)



**BY PHONE:**

- Customer Service Center:
- 1-888-966-7742



# Virtual Visits

## Get Care When and Where You Need It

- Whether you're at home or traveling, access to an independently contracted, board-certified doctor is available 24/7.
- You can speak to an **MDLIVE** doctor immediately or schedule an appointment based on your availability.
- No Cost to Patient (\$0 Copay)
- Virtual visits can also be a better alternative than going to the emergency room or urgent care center.
- Doctors can help treat many non-emergency conditions including Behavioral Health.

MDLIVE is not an insurance product nor a prescription fulfillment warehouse. MDLIVE operates subject to state regulations and may not be available in certain states. MDLIVE does not guarantee that a prescription will be written. MDLIVE does not prescribe DEA-controlled substances, non-therapeutic drugs and certain other drugs that may be harmful because of their potential for abuse. MDLIVE physicians reserve the right to deny care for potential misuse of services

MDLIVE, an independent company, provides virtual visit services for Blue Cross and Blue Shield of New Mexico and is solely responsible for its operations and that of its contracted providers. MDLIVE and the MDLIVE logo are registered trademarks of MDLIVE, Inc. and may not be used without written permission.



# When to Use **Virtual Visits**

## Non-Emergency Medical Conditions

- Allergies
- Cold and flu
- Diarrhea
- Earache
- Fever
- Headache
- Insect bites
- Nausea
- Pinkeye
- Sore throat

## Pediatric Care

- Cold and flu
- Earache
- Nausea

## Behavioral Health

- Depression and anxiety
- Marital problems
- Child behavior and learning issues
- Financial hardship
- Coping with loss and grief
- Stresses and challenges of everyday life



# Confused About Where to Go?

Smart health care choices may save you money.

Sometimes it's easy to know when you should go to an emergency room (ER). At other times, it's less clear. Where do you go when you have an ear infection, or you are generally not feeling well? The emergency room can be an expensive option.

The chart below can 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.



## Freestanding ER

- Usually open 24 hours, seven days a week
- Could be transferred to a hospital ER based on medical situation
- Services do not include trauma care
- Multiple bills for services



## Hospital ER

- 24 hours, seven days a week
- Usually highest out-of-pocket cost to you
- Average wait time is 4 hours, 7 minutes<sup>4</sup>
- Multiple bills for services



## 24/7 Nurseline<sup>1</sup>

The 24/7 Nurseline can help you identify some options when you or a family member have a health problem or concern. Nurses are available at **800-581-0368**, 24 hours a day, seven days a week, to answer your health questions.



## 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 24 minutes<sup>2</sup>



## Retail Health Clinic

- Based upon retail store hours
- Usually lower out-of-pocket cost to you than urgent care
- Often located in stores and pharmacies to provide convenient, low-cost treatment for minor medical problems



## Urgent Care Provider

- Generally includes evenings, weekends and holidays
- Often used when your doctor's office is closed, and there is no true emergency
- Average wait time is 11-20 minutes<sup>3</sup>
- Most have online and/or telephone check-in



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

<sup>1</sup> 24/7 Nurseline is not a substitute for a doctor's care. Talk to your doctor about any health questions or concerns.

<sup>2</sup> Medical Practice Pulse Report 2009, Press Ganey Associates





<sup>3</sup> Urgent Care Benchmarking Study Results. Journal of Urgent Care Medicine, January 2012.

<sup>4</sup> Emergency Department Pulse Report 2010 Patient Perspectives on American Health Care. Press Ganey Associates.

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.

# Deciding Where to Go? Doctor, Retail Clinic, Urgent Care or ER.

	Doctor's Office 	Retail Health Clinic 	Urgent Care Center 	Freestanding ER 	Hospital ER 
Who usually provides care	Primary Care Doctor	Physician Assistant or Nurse Practitioner	Internal Medicine, Family Practice, Pediatric and ER Doctors	ER Doctors, Internal Medicine, Specialists	ER Doctors, Internal Medicine, Specialists
Sprains, strains	■	■	■	<ul style="list-style-type: none"> <li>• Most life-threatening or disabling conditions</li> <li>• Most major injuries</li> <li>• Do not always accept ambulances</li> <li>• Look like urgent care centers, but can care for emergencies</li> <li>• Open 24 hours a day, seven days a week</li> <li>• Physically separate from a hospital</li> <li>• Subject to the same copay as hospital ER</li> <li>• Staffed by ER physicians</li> </ul>	<ul style="list-style-type: none"> <li>• Any life-threatening or disabling conditions</li> <li>• Sudden or unexplained loss of consciousness</li> <li>• Major injuries</li> <li>• Chest pain; numbness in the face, arm or leg; difficulty speaking</li> <li>• Severe shortness of breath</li> <li>• High fever with stiff neck, mental confusion or difficulty breathing</li> <li>• Coughing up or vomiting blood</li> <li>• Cut or wound that won't stop bleeding</li> <li>• Possible broken bones</li> </ul>
Animal bites	■	■	■		
X-rays			■		
Stitches			■		
Mild asthma	■	■	■		
Minor headaches	■	■	■		
Back pain	■	■	■		
Nausea, vomiting, diarrhea	■	■	■		
Minor allergic reactions	■	■	■		
Coughs, sore throat	■	■	■		
Bumps, cuts, scrapes	■	■	■		
Rashes, minor burns	■	■	■		
Minor fevers, colds	■	■	■		
Ear or sinus pain	■	■	■		
Burning with urination	■	■	■		
Eye swelling, irritation, redness or pain	■	■	■		
Vaccinations	■	■	■		

## Urgent Care Center or Freestanding ER Knowing the Difference Can Save You Money

Urgent care centers and freestanding ERs can be hard to tell apart. Freestanding ERs often look a lot like urgent care centers, but costs are higher, just as if you went to the ER at a hospital. Here are some ways to know if you are at a freestanding ER.

### Freestanding ERs:

- Look like urgent care centers, but include EMERGENCY in facility names.
- Are usually open 24 hours a day, seven days a week.
- Are physically separate from a hospital.
- Are subject to the same copay as hospital ER and are staffed by ER physicians

<sup>1</sup> Benefits Value Advisors offer cost estimates for various providers, facilities and procedures. Lower pricing and cost savings are dependent on the provider or facility of your choosing.

<sup>2</sup> Member communications and information from Benefits Value Advisors are not meant to replace the advice of health care professionals. Members are encouraged to seek the advice of their doctors to discuss their health care needs. Decisions regarding course and place of treatment remain with the member and his or her health care providers. Cost estimates are just an estimate. In addition to your usual deductibles, copayments and/or coinsurance, the actual cost of the services may vary based on a number of factors including the date of service, the actual procedure performed and what services were billed by the provider and your particular benefit plan. Coverage is subject to the limitations, exclusions and terms of your plan.

<sup>3</sup> The closest urgent care center may not be in your network. Be sure to check Provider Finder\* to make sure the center you go to is in-network.

<sup>4</sup> Message and data rates may apply. Read terms, conditions and privacy policy at [bcbstx.com/mobile/text-messaging](http://bcbstx.com/mobile/text-messaging).

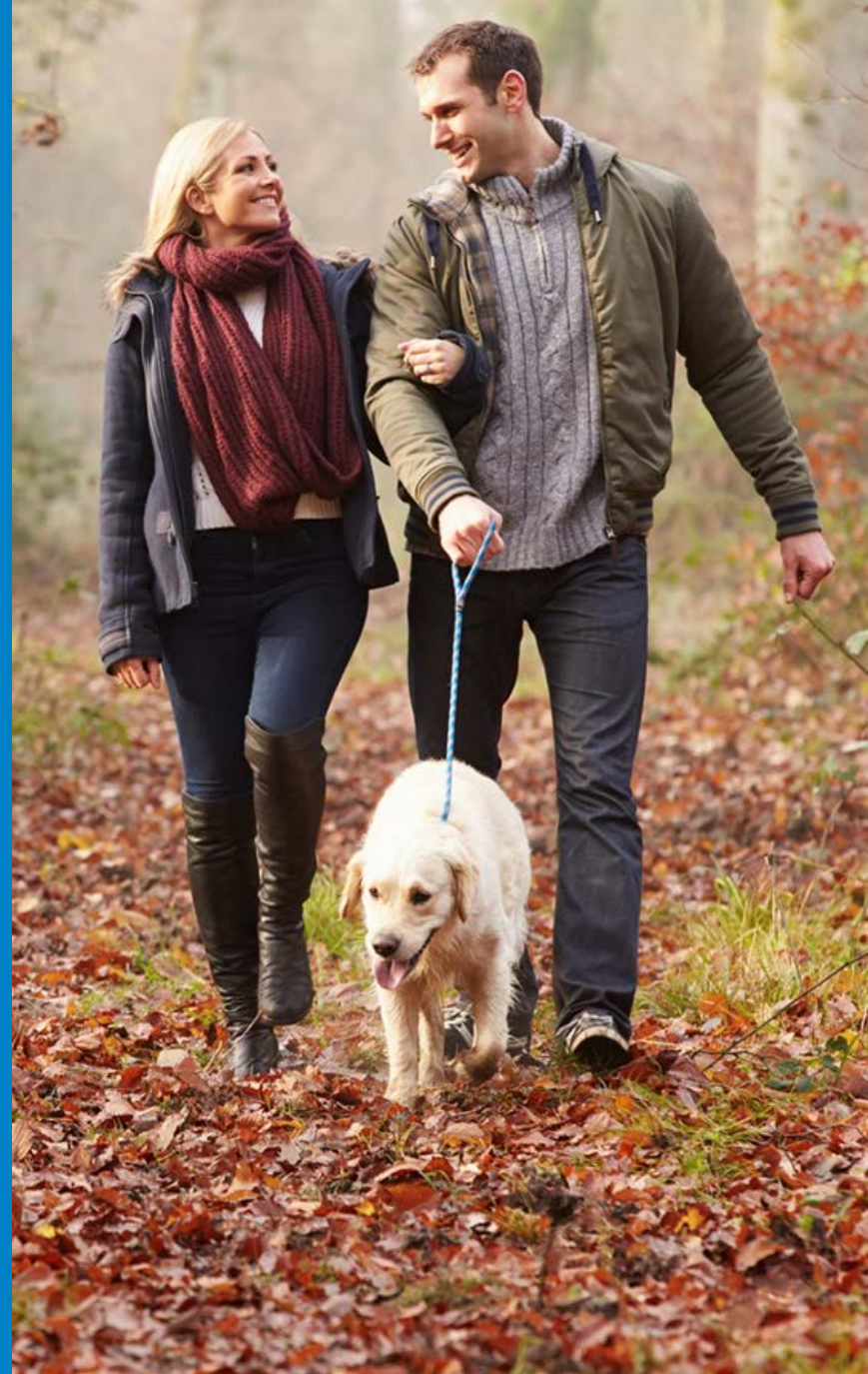
This information is intended solely as a general guide to what services may be available. The actual availability of services may vary greatly from location to location. The information is not intended to be medical advice. If you have questions about any health concern, you should discuss them with your health care provider.

Blue Cross and Blue Shield of Texas, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association



## Nationwide and International Coverage

- Global Core



# Coverage Wherever You Travel

Global Core has a superior global provider network, with contracted facilities and physicians in over 190 countries.

- Peace of mind
- Medical assistance
- Coverage verification
- Provider location
- Referral information
- Medical monitoring
- Wire transfers
- Overseas mailing
- Translation
- Currency conversion



Subscriber Name:

**JOHN DOE**

Identification Number:

**YDD123456789**

Group Number:

**X12345**

RxBIN: 610455

RxPCN: HMBC



# Find a Provider

## Find a Doctor or Hospital Outside the U.S.



### ONLINE:

- Provider Finder<sup>®</sup>
- [bcbsglobalcore.com](http://bcbsglobalcore.com)
- [bcbsnm.com](http://bcbsnm.com)



### BY PHONE:

#### Contact the Global Core Service Center:

- 1-800-810-BLUE (2583)
- 1-804-673-1177 (Collect)





# Customer Service

- Who to call?

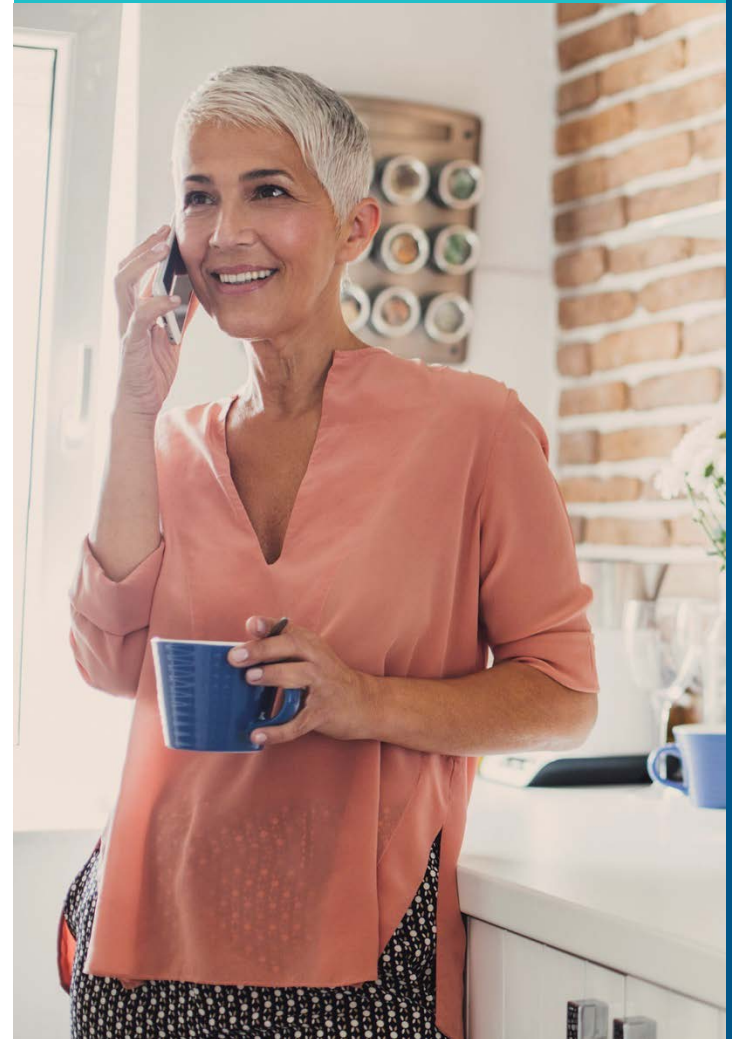


# Service That Takes You Out of the Middle

**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

**888-966-7742**





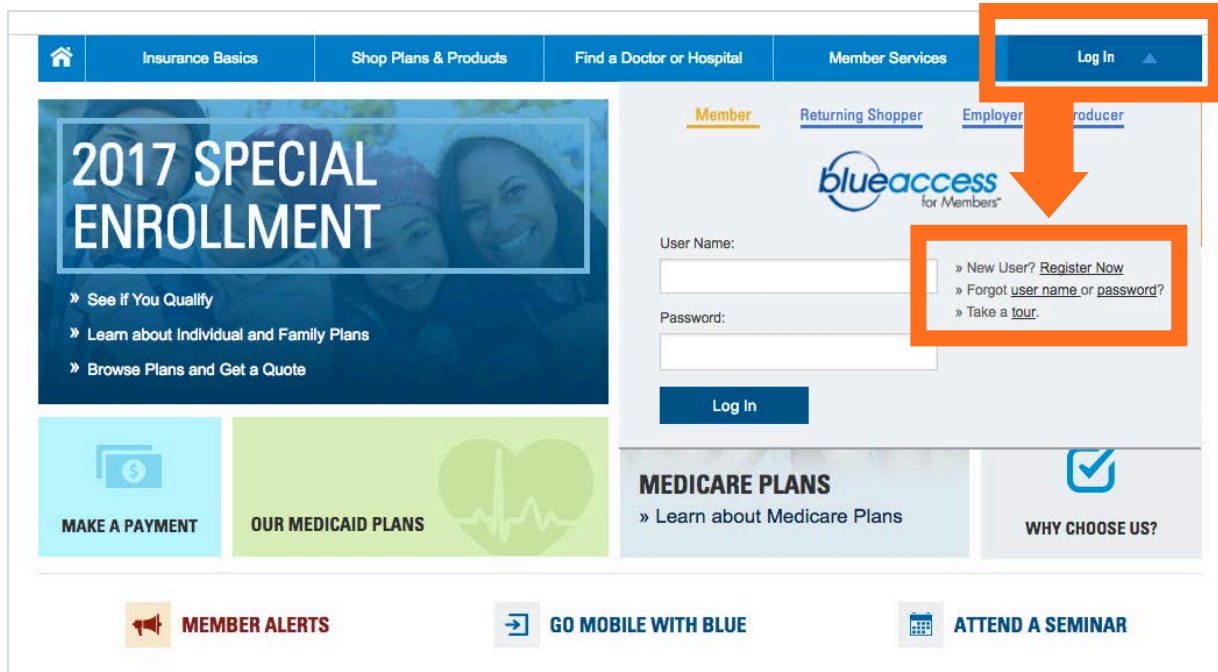
## Online and Digital Capabilities



- **Blue Access for Members**
- **Virtual Visits**
- **Provider Finder**
- **BCBSNM App**



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



Go to [bcbsnm.com](http://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

# Navigating Blue Access for Members<sup>SM</sup>

The screenshot shows the Blue Access for Members website interface. At the top, there is a navigation bar with tabs: Home, My Coverage (1), Claims Center (2), My Health (3), Doctors & Hospitals (4), and Forms & Documents (5). The Blue Access logo is in the top right corner. Below the navigation bar, a welcome message reads "Welcome MEMBER NAME" and "Last login 09/01/2017".

On the left side, there is a "Message Center" section with the text "You have no messages" and a link to "View all messages". Below that is a "Quick Links" section (6) with several links: "Get a Temporary ID Card", "Well onTarget", "Prescription Drugs", "Fitness Program", "Stop receiving paper statements", and "View all quick links". At the bottom left, there is a "Cost Estimator" button and social media icons for Twitter, Facebook, and YouTube.

The main content area is titled "MY COVERAGE" and displays the following information:

- Plan Type: PPO+
- Group Number: 019847
- ID Number: ABC123456789

Below this is a section for "In Network Benefits" with a table of "Medical Copays":

Benefit	Copay
COPAY - SPECIALIST OFFICE VISIT	\$50
EMERGENCY ROOM COPAY	\$200
LIFETIME MAXIMUM	No Limit
PREAUTHORIZATION PENALTY	\$500
DEDUCTIBLE PER FAMILY	\$1,500

There is a link "View medical benefits >". Below the table is a section for "Prescription Drug Copay":

Category	Copay
Generic - Mail	\$40.00
Generic - Retail	\$20.00

On the right side, there is a "My Care Profile" section (7) with a "Blue Button" icon and the text "Learn how to get your health care profile electronically" and a "Get Started" button. Below that is a Facebook share button with the text "I CHOSE BLUE" and "Share the news with your friends on Facebook so they can choose Blue too."

- 1 **My Coverage:** Review benefit details for you and your covered dependents
- 2 **Claims Center:** View and organize details such as payments, claims status and more
- 3 **My Health:** Make more informed health care decisions by reading about health and wellness topics and specific conditions
- 4 **Doctors & Hospitals:** Use Provider Finder<sup>®</sup> to locate a network doctor, hospital or other health care provider
- 5 **Forms & Documents:** Use the form finder to get medical, dental, pharmacy and other forms quickly and easily
- 6 **Quick Links:** For easy access to member discounts, replacement ID cards and more
- 7 **My Care Profile:** Access and download a summary of provider visits, medications and test results

# Accessing the Provider Finder<sup>®</sup>

To access the Provider Finder, click the **Doctors & Hospitals** tab in Blue Access for Members<sup>SM</sup>, then select the **“Find a Doctor or Hospital”** button

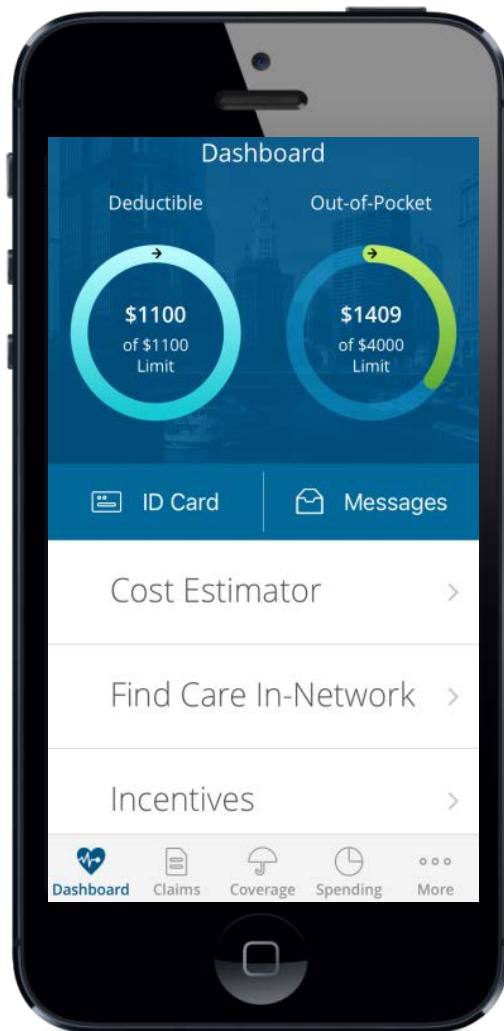
Or access  
Provider Finder  
through the  
BCBSNM App.

The screenshot shows the Blue Access for Members website interface. The top navigation bar includes 'Home', 'My Coverage', 'Claims Center', 'My Health', 'Doctors & Hospitals', and 'Forms & Documents'. The 'Doctors & Hospitals' tab is selected. On the left sidebar, there are sections for 'Doctors & Hospitals' (with 'Find a Doctor' and 'Find a Pharmacy' buttons), 'Related Links' (with links to 'Blue Distinction Centers for Specialty Care', 'Virtual Visits', 'Blue Distinction Total Care', and 'Preferred Specialty Pharmacy Network'), and 'ID Card' (with a sample ID card image). The main content area is titled 'DOCTORS & HOSPITALS - Find a Doctor' and features a 'Provider Finder' section. This section includes instructions on how to use the tool and a prominent orange button labeled 'Find a Doctor or Hospital'. Below this, there is a link to 'Find a Provider outside the U.S.'. A diagram illustrates the relationship between 'Network Code' and 'Plan Name' for individual members, showing a 'PPO' network code and a 'Blue Prof SLV PPO' plan name. At the bottom, there is a 'Find a Cost' section with a magnifying glass icon and a link to estimate costs.

The screenshot shows the BCBSNM mobile app interface. The top status bar displays 'AT&T', signal strength, time '2:14 PM', and battery level '70%'. The app header shows 'Cancel' and 'Find Care'. The main content area features a location pin icon and the text 'Find care with our Provider Finder' and 'Find In Network care near you.'. Below this, it states 'This link will navigate you to our mobile website outside of this app.'. At the bottom, there is a 'Continue to' link and a large blue button labeled 'Provider Finder'.

# BCBSNM App

- Find a doctor, hospital or urgent care facility
- Search for doctors that speak Spanish
- Log in to Blue Access for Members<sup>SM</sup>
- 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

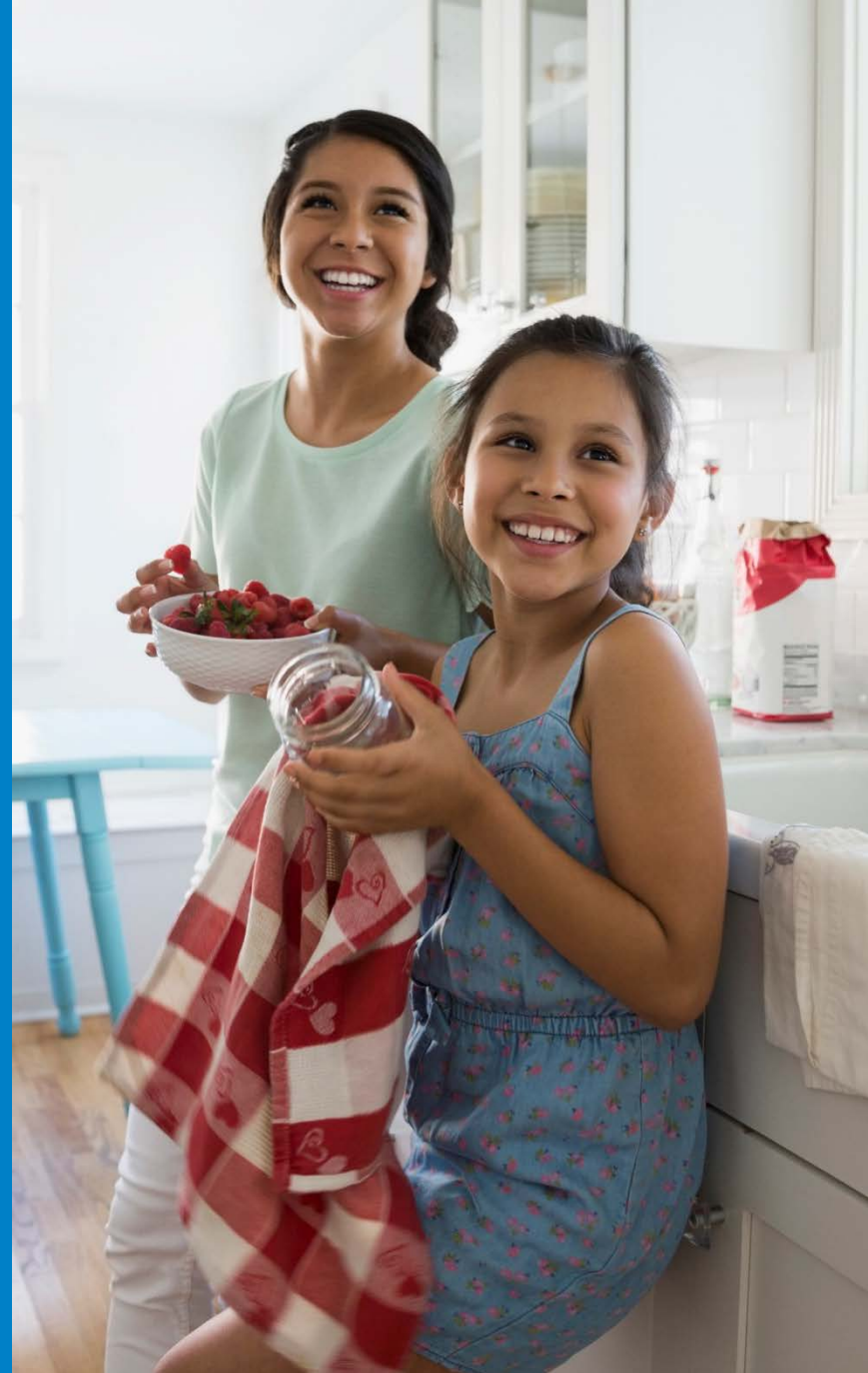


To download the app, go to Google Play, the App Store or text BCBSNMAP P to 33633



# Wellness Programs

- Well OnTarget®
- Fitness Program
- Naturally Slim
- Blue Points





# Well onTarget® - Our Wellness Suite



## WELLNESS COACHING

- Dedicated coaching
- Goal-setting tools
- Online and telephonic support



## ASSESSING HEALTH

- Health Assessment
- Personal Wellness Report
- Biometric screenings\*
- One-on-one coaching



## MEMBER WEB PORTAL

- Well onTarget portal
- AlwaysOn® mobile app
- Self-directed courses
- Trackers
- Health articles
- Interactive Symptom Checker
- Fitness Program
- Social networking
- Text messaging

## ENGAGING EVERYONE



- Blue Points<sup>SM</sup>
- Personalized member communications\*\*
- Fitness device integration
- Monthly Challenge competitions

\*Buy-up dependent \*\*Available with BCC Enhanced™  
Blue Points Program Rules are subject to change without prior notice. See the Program Rules on the Well onTarget Member Wellness Portal at wellontarget.com for further information

# Our Fitness Services

## Fitness Program

One Time \$25 Registration Fee and a \$25 Monthly Membership fee to a nationwide network of leading national, regional and local fitness centers with no contract vs. \$45.30 average monthly fee for access to one fitness center brand\*

## Fitness Works

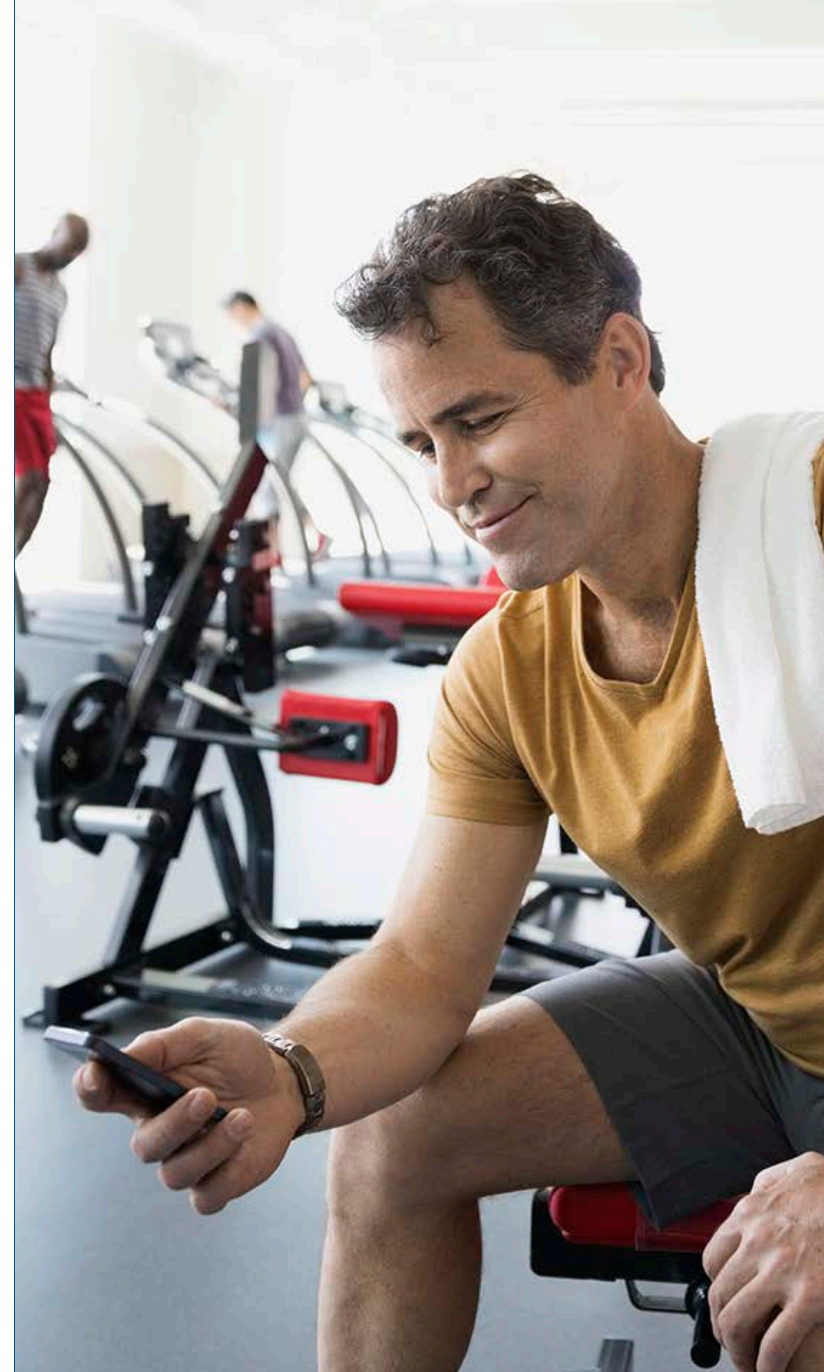
Our Corporate On-Site Fitness Center Program\*\*

- Facility on-site
- Tracking of usage by members
- Access at Blue Access for Members<sup>SM</sup> or [wellontarget.com](https://www.wellontarget.com)
- Earn Blue Points<sup>SM</sup> as you work out at work

\*International Health, Racquet & Sportsclub Association

\*\* Buy-up option with BCC Enhanced™, BCC Elite™ or Custom

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



# NATURALLY SLIM<sup>®</sup> Metabolic Syndrome Reversal Program\*

- Online program allows employees access anywhere at any time
- Builds behavioral skills (no dieting) to promote long-term weight loss and risk reduction
- Mobile apps for on-the-go access
- Integration with activity trackers, scales and voice-controlled speakers
- Online access to Naturally Slim counselors
- Services covered as preventive with no out-of-pocket cost to members
- Customized employee communication materials and co-branded enrollment website

\*Not available with HMO networks.

Naturally Slim is an independent company that provides Metabolic Syndrome Management for Blue Cross and Blue Shield of New Mexico. Naturally Slim is solely responsible for the products and services that it provides.



# Blue Points<sup>SM</sup> – Built-In Incentives

## Instant recognition and rewards with Blue Points




- Offerings that earn points:
  - Biometric screenings  
(Interactive Health and Catapult Health<sup>SM</sup>)
  - Health Assessment completion
  - Self-directed courses
  - Fitness Program visits
  - Use of Online Trackers
  - Synching and using a fitness device or app

**Shopping Mall**

### How to Earn Blue Points


Earn points for doing the right thing! When you take actions that have been proven to have a positive impact on health, you'll earn points. You can use your points to redeem through the shopping mall.

[All Activities](#) [Tools & Trackers](#)


 Fitness Center Use - Visit 1	<b>100</b> POINTS 1 PER WEEK	You will earn points for your first visit to a participating fitness center. <b>Special Notice:</b> Fitness Program point average of 60 days after a qualifying visit.
 Fitness Center Use - Visit 3	<b>200</b> POINTS 1 PER WEEK	You will earn points for your third visit to a participating fitness center. <b>Special Notice:</b> Fitness Program point average of 60 days after a qualifying visit.
 Fitness Program Enrollment	<b>2500</b> POINTS 1 PER YEAR	When you enroll into the Fitness Program, you will earn 2500 points. <b>Special Notice:</b> Fitness Program enrollment points are awarded 2-3 days after enrollment.

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Shop for all the newest products including the iPad Air, iPad mini, MacBook Pro and more!

[Shop Now](#) 

[Apple](#) [Electronics](#)

Interactive Health and Catapult Health are independently contracted providers that conduct health and wellness screenings for Blue Cross and Blue Shield of Illinois. 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.



# Questions