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# Your Health Care Policy

This Policy describes the benefits, plan options, and limitations of the NM Medical Insurance Pool program. It explains how to file claims (if needed) and how to request reconsideration of a claim or an adjustment of your benefit payment.

If you are not satisfied with this Policy, you may send it back to the Pool Administrator within ten days after you receive it, and your premium will be refunded.

**Please take time to read this Policy.** Then keep it handy for later reference. You may be accustomed to reading about your health care benefits only *after* you have claims for medical and hospital services. To receive maximum benefits with the NM Medical Insurance Pool program, you should read about your benefits *before* treatment. You have benefit choices and decisions. Your participation and cooperation are required for some features. In addition, it can be financially advantageous for you to request care from hospitals and physicians who have contracted with the Administrator. (See “Provider Choices,” in *Section 2*.) If you have questions after you read this Policy, contact the Pool Administrator, BCBSNM.

**Not sure what a particular word or medical term means?** See the “Definitions” section toward the back of this booklet for help.

## Other Benefit-Related Materials

In addition to this booklet you should have the following benefit-related documents:

### Prescription Drug Plan Brochure

You should also have a separately issued prescription drug plan brochure and a mail-order claim form from the prescription drug plan administrator. It provides important information about your prescription drug benefits.

### Provider Network Directory

The provider network directory lists all providers in the Administrator’s participating provider network, including mental health/chemical dependency providers and participating pharmacies.

**Note:** Although provider directories are current as of the date shown at the bottom of each page, they can change without notice. To verify a provider’s status or if you have any questions about how to use the directory, contact a Customer Service representative or visit the BCBSNM Web site at [www.bcbsnm.com](http://www.bcbsnm.com).

### ID Card (Carry At All Times)

Your NM Medical Insurance Pool identification (ID) card shows the individual deductible and out-of-pocket limit chosen by you. The ID card provides the information needed when you require health care services or prescription drugs, or when you are contacting a Customer Service representative. Carry it with you. Have your ID card handy when you call for an appointment and show it to the receptionist when you sign in for an appointment.

Your ID card is part of your coverage. Do not let anyone who is not named in your coverage use your card to receive benefits. If you want additional cards or need to replace a lost card, contact a Customer Service representative.

Call BCBSNM  
for Approval:  
(505) 291-3585 or  
(800) 325-8334



## Admission Review or Prior Approval Required

This symbol is a reminder that, in order to receive full benefits for certain services, you (or your provider) must call for approval **before** you receive the services. Call Monday through Friday, 8 A.M. to 5 P.M., Mountain Time. **Note:** Call Customer Service if you need prior approvals assistance after 5 P.M.



Call Within  
48 Hours  
(505) 291-3585  
(800) 325-8334

**Emergency Admissions: Call Within 48 Hours** — In order to receive full benefits for emergency or maternity-related hospital inpatient admissions, you (or your provider) must notify the Administrator **within 48 hours** of the admission. Call the Administrator's Health Services department, Monday through Friday, 8 A.M. to 5 P.M., Mountain Time. **Note:** Call Customer Service if you need prior approvals assistance after 5 P.M.



**Written Request Required** — If a **written request** for prior approval is required in order for a service to be covered, the provider should send the request, along with appropriate documentation, to the address below. Please ask your health care provider to submit your request early enough so that there is time to process the request before the date you are planning to receive services.

NM Medical Insurance Pool Administrator  
Attn: Health Services Department  
P.O. Box 27630  
Albuquerque, NM 87125-7630