



NEW MEXICO HEALTH CONNECTIONS

Simple. Honest.
Health Insurance.

October 3, 2019

beWellNM 2020 OE Marketplace Update

2020 INDIVIDUAL PLAN OPTIONS

- NMHC will offer six on-exchange plans.
 1. Care Connect Gold Plus
 2. Care Connect Gold Essential
 3. Care Connect Silver Plus
 4. Care Connect Bronze Essential
 5. Care Connect Bronze Plus
 6. Care Connect Bronze HDHP
 7. Care Connect Catastrophic
- Additional plans will be available off-exchange.
 - Care Connect Silver HDHP

MOST IMPORTANT CHANGES TO INDIVIDUAL PLANS

- Few benefit changes:
 - Out-of-pocket maximums
 - Specialty office visit copayment
 - Behavioral health office visit copayment
 - Urgent care copayment
 - Emergency care copayment
 - Lab and x-ray services copayment
 - Prescription copayment
- **Limited Open Enrollment period:** November 1 through December 15, midnight
 - While members will be automatically re-enrolled in the plan they currently have if they do nothing, it is important to note that their financial data must be updated with the exchange.

PRESCRIPTION DRUG COVERAGE

Six-tier prescription drug plan

- Tier 1: \$0 copay for preferred generic drugs: medications for many chronic conditions (not available with HDHP plans):
 - asthma, bipolar disorder, chronic obstructive pulmonary disease (COPD), congestive heart failure, coronary artery disease, depression, diabetes, high blood pressure, high cholesterol
- Tier 2: Generic medications
- Tier 3: Brand-name drugs
- Tier 4: Non-preferred brand-name drugs
- Tier 5: Preferred specialty
- Tier 6: Non-preferred specialty

VALUE-ADDED SERVICES: MEMBER EXPERIENCE

- Customer service is available Monday through Friday from 8:00 a.m. until 5:00 p.m.
- Case management and disease management programs.
- Pharmacy benefit management program.
- Care Connect Line: 24/7 nurse advice line.
- Added Value Teladoc virtual visit
- Transition of care program.
 - Allows members to continue receiving care from a non-participating provider if they have been receiving an ongoing course of active treatment at the time of NMHC enrollment for a certain period of time, as authorized by NMHC.
 - Examples: Transplant, high-risk pregnancy, recent major surgery, newly diagnosed/relapsed cancer, acute/unstable conditions.

SUMMARY

- Competitive rates: Increase of an average of 1.9% in 2020
- Comprehensive plan offerings
- Extensive, statewide network of providers
- Pharmacy network includes Walgreens, CVS, Walmart, Albertsons, Smith's, Costco, Sam's Club, and other regional pharmacies
- \$0 copay for 400+ generic drugs
- Great value-added services

THANK YOU! QUESTIONS?

Q & A



REFRESHINGLY DIFFERENT HEALTH INSURANCE.