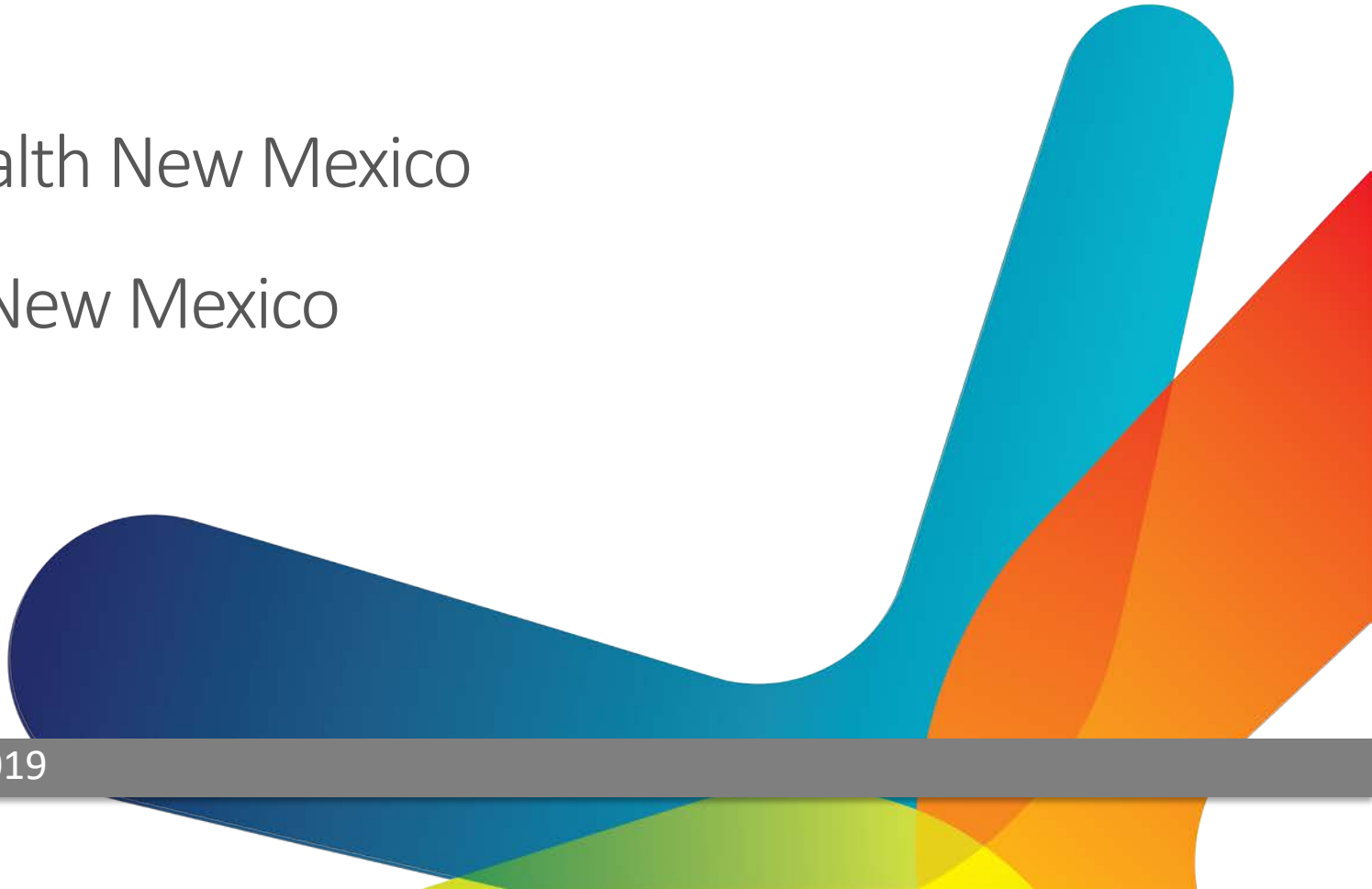


True Health New Mexico

BeWell New Mexico

October 3rd, 2019



Why True Health New Mexico?

- Physician led since 2013
- Comprehensive, state wide network (over 10,000 contracted providers)
- High-touch Medical Management
- Value Added Benefits
- Partnerships, not transactions

Physician Led

- Unique benefits designed by physicians with YOU in mind
- \$0 co-pay for Outpatient Mental Health
- \$0 co-pay for some generic drugs
- *Individual and SHOP Plans!*

Unique Benefits

- \$0 dollar copay for select generic drugs used to treat 9 chronic conditions
- Removing the financial barrier to taking daily medication
- Improves health outcomes and saves money in the long run

Unique Benefits

- \$0 dollar copay for outpatient behavioral health
- Behavioral Health visits challenging
- Improved access to 2390 Behavioral Health providers statewide
 - 1424 in four-county area
- Removing the financial barrier to getting care
- Improving health outcomes and saving money in the long run

	True Gold Premier HMO	True Gold HMO	True Silver Premier HMO	True Silver Premier A HMO	True Silver HMO	True Silver HDHP HMO	True Bronze Premier HMO	True Bronze HMO	True Bronze HDHP HMO
Annual In-Network Deductible	\$1,000 individual \$2,000 family	\$2,500 individual \$5,000 family	\$4,000 individual \$8,000 family	\$5,000 individual \$10,000 family	\$5,500 individual \$11,000 family	\$3,000 individual \$6,000 family	\$6,500 individual \$13,000 family	\$8,150 individual \$16,300 family	\$6,750 individual \$13,500 family
Coinsurance¹	20%	30%	30%	30%	40%	20%	40%	0%	0%
Annual Out-of-Pocket Maximum²	\$8,150 individual \$16,300 family	\$6,000 individual \$12,000 family	\$8,150 individual \$16,300 family	\$8,150 individual \$16,300 family	\$8,150 individual \$16,300 family	\$6,000 individual \$12,000 family	\$8,150 individual \$16,300 family	\$8,150 individual \$16,300 family	\$6,750 individual \$13,500 family
Preventive Care Services³	No charge	No charge	No charge	No charge	No charge	No charge	No charge	No charge	No charge
Primary Care	\$10/visit	\$15/visit	\$20/visit	\$20/visit	\$20/visit	20%	\$30/visit	\$40/visit	0%
Specialist Care	\$50/visit	\$75/visit	\$75/visit	\$100/visit	\$100/visit	20%	\$100/visit	0%	0%
Outpatient Behavioral Health Visits	No charge	No charge	No charge	No charge	No charge	20%	No charge	No charge	0%
Urgent Care	\$15/visit	\$15/visit	\$25/visit	\$20/visit	\$25/visit	20%	\$35/visit	\$45/visit	0%
Emergency Room Services	\$600/visit	30%	30%	30%	40%	20%	40%	0%	0%
MR/CT/PET	\$300/test	30%	30%	\$500/test	40%	20%	40%	0%	0%
PT/OT/ST⁴	\$10/visit	\$15/visit	\$20/visit	\$20/visit	\$20/visit	20%	\$30/visit	\$40/visit	0%
Outpatient Hospital	20%	30%	30%	30%	40%	20%	40%	0%	0%
Inpatient Hospital	20%	30%	30%	30%	40%	20%	40%	0%	0%
Lab and X-Ray Services⁵	\$15 lab \$25 x-ray	\$15 lab \$25 x-ray	\$25 lab \$100 x-ray	\$0 lab \$100 x-ray	\$25 lab 40% x-ray	20%	40%	0%	0%
Preferred Generic Drugs⁶	No charge	No charge	No charge	No charge	No charge	20%	No charge	No charge	0%
Generic Drugs	\$10/Rx	\$10/Rx	\$25/Rx	\$25/Rx	\$25/Rx	20%	\$40/Rx	0%	0%
Brand-Name Drugs	\$50/Rx	\$75/Rx	\$65/Rx	\$100/Rx	30%	20%	40%	0%	0%
Non-Preferred Brand Drugs	30%	\$125/Rx	40%	\$150/Rx	40%	20%	40%	0%	0%
Preferred Specialty Drugs	40%	40%	40%	40%	40%	20%	40%	0%	0%
Non-Preferred Specialty Drugs	50%	50%	50%	50%	50%	20%	40%	0%	0%

1. All coinsurance percentages are after deductible unless specified otherwise.

2. Annual Out-of-Pocket Maximum includes the Deductible, Copayments, Coinsurance, and prescription drug costs.

3. Cost-share may apply for services received during visits that are not related to Preventive Care, such as Primary Care, Specialist, or Emergency Room Services.

4. PT/OT/ST are therapy services. PT = Physical Therapy, OT = Occupational Therapy, ST = Speech Therapy.

5. Cost-share may apply for other services received during the visit, such as Primary Care, Specialist, or Emergency Room Copays.

6. True Health New Mexico offers medications at a \$0 copay for many chronic conditions on most plans. The \$0 copay applies to certain generic medications received from a participating pharmacy for the following chronic conditions: asthma, bipolar disorder, chronic obstructive pulmonary disorder (COPD), congestive heart failure (CHF), coronary artery disease, depression, diabetes, hypercholesterolemia (high cholesterol), hypertension (high blood pressure); and for oral chemotherapy medications. Please refer to the True Health New Mexico Formulary Reference Guide (Drug List) at www.truehealthnewmexico.com/Formulary.aspx for a complete listing of \$0 copayment medications for True Health New Mexico members.

All plans have an embedded deductible and out-of-pocket maximum.

These plans do not include pediatric dental services as required under the federal Patient Protection and Affordable Care Act. This coverage is available in the insurance market and can be purchased as a stand-alone product. Please contact your insurance broker, agent, or the New Mexico Health Insurance Exchange (www.nmhix.com) if you wish to purchase pediatric dental coverage or a stand-alone dental insurance product.



	True Health SHOP Plans	
	True Select Gold A	True Select Gold C HMO
Annual In-Network Deductible	\$500 individual \$1,000 family	\$2,000 individual \$4,000 family
Coinsurance ¹	30%	30%
Annual Out-of-Pocket Maximum ²	\$8,150 individual \$16,300 family	\$7,900 individual \$15,800 family
Preventive Care Services ³	No charge	No charge
Primary Care	\$30/visit	\$35/visit
Specialist Care	\$60/visit	\$65/visit
Outpatient Behavioral Health Visits	No charge	No charge
Urgent Care	\$30/visit	\$35/visit
Emergency Room Services	\$500/visit	\$750/visit
MRI/CT/PET	\$300 per test	\$350 per test
PT/OT/ST ⁴	\$ 30 Per Test	\$35 per test
Outpatient Hospital	30%	30%
Inpatient Hospital	30%	30%
Lab and X-Ray Services ⁵	\$0 lab \$40 x-ray	\$10 lab/\$50 x-ray
Preferred Generic Drugs ⁶	No charge	No charge
Generic Drugs	\$10/Rx	\$10/Rx
Brand-Name Drugs	\$40/Rx	\$30/Rx
Non-Preferred Brand Drugs	\$150/Rx	\$150/Rx
Preferred Specialty Drugs	\$500/Rx	\$500/Rx
Non-Preferred Specialty Drugs	50%	50%



	True Health Shop Plans	
	True Select Silver B HMO	True Select Silver C HMO
Annual In-Network Deductible	\$4,000 individual \$4,000 family	\$5,000 individual \$10,000 family
Coinsurance ¹	40%	20%
Annual Out-of-Pocket Maximum ²	\$8,150 individual \$16,300 family	\$8,150 individual \$16,300 family
Preventive Care Services ³	No charge	No charge
Primary Care	\$40/visit	\$20/visit
Specialist Care	\$80/visit	\$50/visit
Outpatient Behavioral Health Visits	No charge	No charge
Urgent Care	\$40/visit	\$20/visit
Emergency Room Services	\$1,000/visit	20%
MRI/CT/PET	\$500/test	20%
PT/OT/ST ⁴	\$40/visit	\$20/visit
Outpatient Hospital	40%	20%
Inpatient Hospital	40%	20%
Lab and X-Ray Services ⁵	\$25 lab \$100 x-ray	20%
Preferred Generic Drugs ⁶	No charge	No charge
Generic Drugs	\$25/Rx	\$25/Rx
Brand-Name Drugs	\$75/Rx	\$75/Rx
Non-Preferred Brand Drugs	\$150/Rx	\$150/Rx
Preferred Specialty Drugs	40%	40%
Non-Preferred Specialty Drugs	50%	50%



	True Health SHOP Plans	
	True Select Bronze A HMO	
Annual In-Network Deductible	\$7,800 individual \$15,600 family	
Coinsurance ¹	50%	
Annual Out-of-Pocket Maximum ²	\$7,900 individual \$15,800 family	
Preventive Care Services ³	No charge	
Primary Care	\$20/visit	
Specialist Care	50%	
Outpatient Behavioral Health Visits	No charge	
Urgent Care	\$20/visit	
Emergency Room Services	50%	
MRI/CT/PET	50%	
PT/OT/ST ⁴	\$20/visit	
Outpatient Hospital	50%	
Inpatient Hospital	50%	
Lab and X-Ray Services ⁵	50%	
Preferred Generic Drugs ⁶	No charge	
Generic Drugs	\$30/Rx	
Brand-Name Drugs	50%	
Non-Preferred Brand Drugs	50%	
Preferred Specialty Drugs	50%	
Non-Preferred Specialty Drugs	50%	



Medical Management Activities

- Case Management and Concurrent Review
 - Calls to help with transitions of care, finding PCPs, reducing ER visits, preventing readmissions
 - Outreach to engage high-risk and chronically ill in complex care issues
 - Coaching members in self-management (e.g., asthma and diabetes)
 - Ensuring appropriate level of inpatient care

Proven Results

- THNM's UNIQUE care management model as compared to New Mexico average:
 - THNM has 30% fewer emergency department visits per 1,000 members than average
 - On average, THNM has 17% fewer inpatient hospital admissions, which leads to 20% fewer inpatient days per 1,000
- Cost sharing savings directly benefit members

Value Added Services

- Labor of Love
- Nurse Advice Line
- Virtual Clinic

Nurse Advice Line

- Carenet Registered Nurses (“Care Advisors”) available, day or night, to all members
- Provide Medical Advice and Guidance

Telehealth

- MDLIVE, premier doctors in telehealth
- MDLIVE's friendly, board-certified doctors are revolutionizing remote access to quality healthcare
- Professionally trained to use virtual technology to treat many non-emergency conditions.
- MDLIVE doctors have an average of 15 years of experience
- MDLIVE providers are credentialed by THNM and have a license to practice in New Mexico

Fitbit Program

- A link to the Fitbit storefront website and program details are on the True Health New Mexico website, truehealthnewmexico.com/fitbit.aspx.
- Once the group becomes eligible:
 - Member logs in to the member portal at truehealthnewmexico.com/my-account-login.aspx
 - Member clicks on *A.D.A.M. Health Risk Assessment* to complete and submit the full HRA
 - Member receives their promo code with a link to the Fitbit/True Health New Mexico storefront

The FitBit Community

- The online Fitbit community is open to anyone with a FitBit whether they are receiving a new Fitbit through True Health or already own one
 - Members can participate in challenges with co-workers, share achievements, and more
 - New Fitbit owners through the Fitbit True Wellness Program get an automatic email invitation to join the community.
 - Existing Fitbit owners who want to join the community can email **fitbit@truehealthnewmexico.com** to provide the email address linked to their Fitbit account

True Health Differentiators

- We leverage our local resources to meet our members needs
- A highly effective Medical Management team
- One broad network (over 10,000 contracted providers)
- Mobile App available for Android and Apple devices
 - Provides the same information as the member portal
 - Members can access a copy of their id card
 - Search for an in-network provider
 - Review claims
 - Check prior authorization status
 - See plan details
- We want to help you serve the needs of you and your employees
- Your Account Manager will be happy to meet with you and your staff



truehealthTM

new mexico