

Carrier Presentation Blue Cross and Blue Shield of New Mexico

PY2026

Presentation recording can be found [here](#).

Password: BCBSNMPY26



BlueCross BlueShield
of New Mexico



Before we get started...

- This presentation focuses on topics related to the individual market and on-exchange plans.
- This presentation, and the information contained within it, is current as of **August 26**. It is subject to change based on subsequent federal and state laws, regulations and guidance.
- This presentation, and the information contained within it, is being shared for informational purposes only. It does not constitute legal, compliance or tax advice. If brokers, agents, or enrollment counselors have questions, they should contact their legal, compliance or tax professionals.
- This information is preliminary in nature and is being shared for educational and training purposes only. It may not be used for any other purposes, including marketing.

This presentation is for educational and training purposes only. The policies mentioned contain exclusions, limitations, and terms under which they may be continued in force or discontinued. For costs and complete details of the coverage, please contact your broker or Blue Cross and Blue Shield of New Mexico.

Who we are...



- Blue Cross and Blue Shield of New Mexico has been serving New Mexico communities for more than 85 years
- We offer statewide HMO plans
- We have 48 of New Mexico's hospitals in our HMO network

We're not going anywhere and we're not standing still

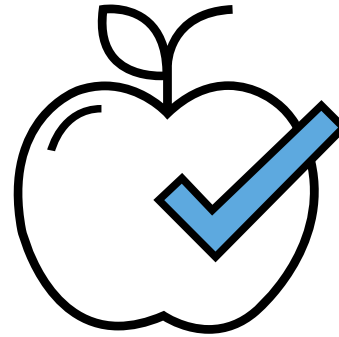
- When it comes to change, Blue Cross and Blue Shield of New Mexico has the **infrastructure**, **expertise** and **personnel** to assess plan design, analyze the market and competition, meet consumer needs and implement regulations when needed.
- What guides Blue Cross and Blue Shield of New Mexico through change? Our **dedication** to expanding access to high-quality health care and to equipping our members to make the best health care decisions for themselves and their families.
- Since Blue Cross and Blue Shield of New Mexico is **customer owned**, we can approach the critical issues affecting health care financing, access and delivery with a balanced, **long-term perspective**.

Moments that Matter



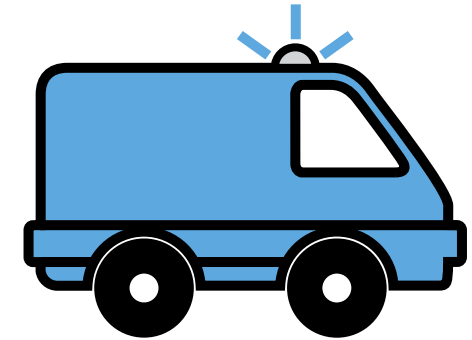
Special Beginnings®

With our expanded maternal and infant health initiative, we have collaborated with 10 organizations and served 1.5K+ people.



Community Impact

In August 2024 we opened the Blue Door Neighborhood CenterSM, a hub for health and wellness located in Albuquerque's South Valley.



Care Van®

2 vans served 15.9K+ clients. 9.6K+ immunizations and other health services were provided at 150+ Care Van events.

Source: <https://www.bcbsnm.com/nm/documents/news/BCBSNM-ImpactReport-Highlights-2024.pdf>

2026 Highlights

- **ALL PLANS ARE RENEWING**

All of our existing QHP plans will be renewed

- **HDHP HSA Eligible**

Blue Community Bronze HMOSM 201 – Off Exchange HDHP HSA Eligible

Blue Community Bronze HMOSM 201 – On Exchange HDHP HSA Eligible

Native American Blue Community Bronze HMOSM 201 – Zero HDHP HSA Eligible

Native American Blue Community Bronze HMOSM 201 – LCS HDHP HSA Eligible

Blue Community Bronze HMOSM 603 – Off Exchange HDHP HSA Eligible

Blue Community Bronze HMOSM 603 – On Exchange HDHP HSA Eligible

Native American Blue Community Bronze HMOSM 603 – Zero HDHP HSA Eligible

Native American Blue Community Bronze HMOSM 603 – LCS HDHP HSA Eligible

Starting Jan. 1, 2026, all Marketplace Bronze plans will be considered HSA-compatible.

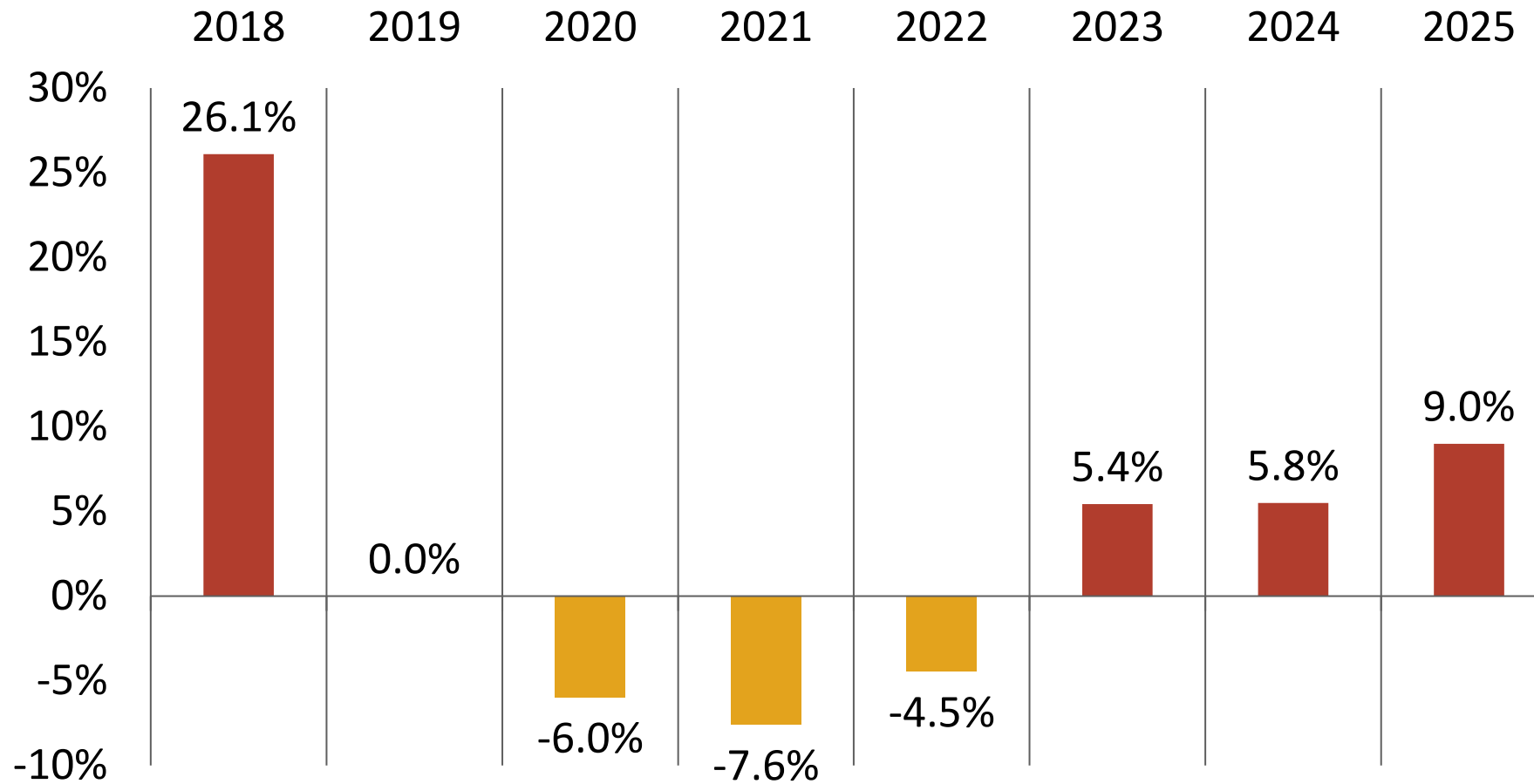
Actuarial Expertise in the Market



- BCBSNM remains steadfast in its commitment to a stable health insurance market with a competitive plan choices in the individual market.
- The proposed rates for 2026 coverage include both new and current individual ACA-compliant plans and reflect industry-wide changes to the market, including the anticipated expiration of enhanced premium tax credits at the end of 2025.
- Plans are priced to reflect anticipated health care needs. Medical Loss Ratio rules require that for individual plans, no less than 80% of premiums are spent on medical care and quality improvement.
- We continuously promote programs that increase access to care and control costs for our members.
- We will continue to support members with tools and resources to evaluate their options during Open Enrollment and connect them with licensed agents as needed.

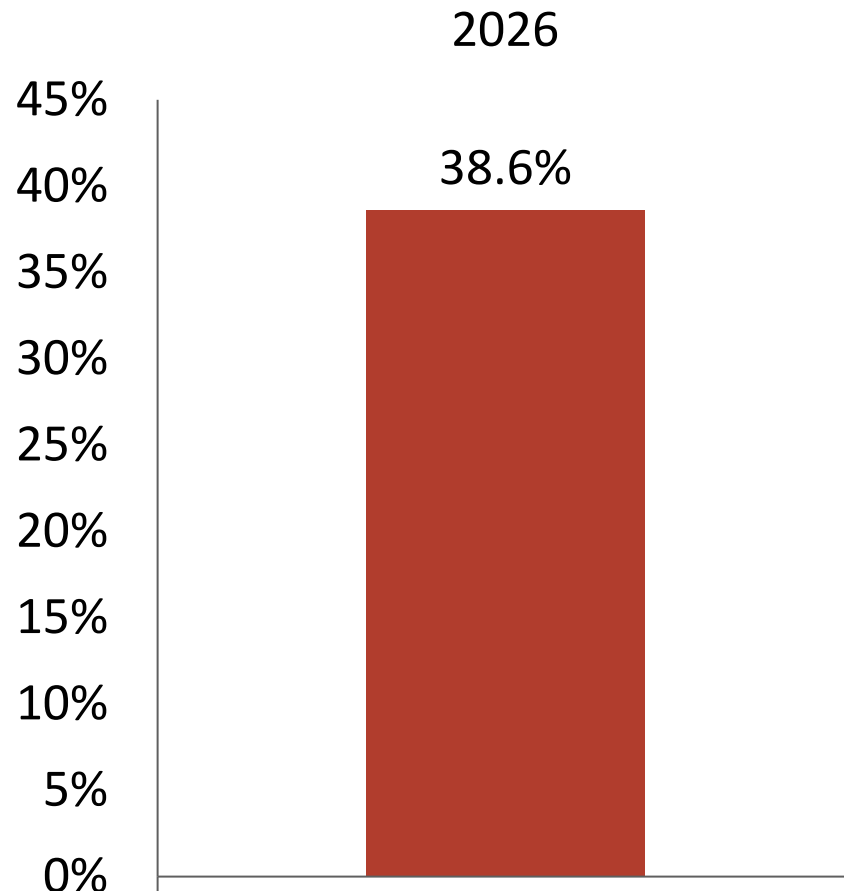
PY 2024 Source: 2025 Final State Approved Rates

PY2018-PY2025 Rates



Source: Enterprise Actuarial Rate Filings as of June 24, 2025.

PY2026 Rates



- **85 Years Strong** – Celebrating our long legacy of success and service
- **Proven Stability** – A consistent, reliable presence in the marketplace
- **Commitment to Consistency** – Core values that guide every decision

Source: Enterprise Actuarial Rate Filings as of June 24, 2025.

2026 On-Exchange Plans

Blue Community Silver HMO SM	Blue Community Gold HMO SM
- Silver Plan deductibles range from \$0 to \$4,800 - Primary Care office visit copayments range from \$0 to \$70 - Virtual Visits powered by MDLIVE^{®**} at no added cost	- Gold Plans deductibles ranging from \$350 to \$3,000 - Primary Care Office visit copayments range from \$5 to \$35 - Virtual Visits powered by MDLIVE at no added cost
Clear Cost Silver	Clear Cost Gold
On Exchange Clear Cost offerings include Base Silver On-Exchange, Turquoise 1, and Turquoise 2 Plans	On Exchange Clear Cost offerings include Base Gold On Exchange, Turquoise 3, and Turquoise 3 Native American Limited Cost Sharing

MDLIVE is a separate company that operates and administers Virtual Visits for BCBSNM. MDLIVE is solely responsible for its operations and for those of its contracted providers. MDLIVE and the MDLIVE logo are registered trademarks of MDLIVE, Inc., and may not be used without permission.

Blue Community HMO NetworkSM



- Statewide network
- On and Off Exchange
- New: BCBSNM will now offer Bronze plans on exchange
- Hospitals include acute care, behavioral health, rehabilitation, skilled nursing and long-term acute care
- Professionals include PCPs, Behavioral Health providers and specialists
- Includes contracted providers within 100 miles of NM border (updated OSI guidelines)

Source: Network status as of 6/16/2025. Hospitals: contracted facilities in NM and contiguous Counties within 100 miles of the NM border (include acute care, BH, long-term acute care, skilled nursing, and rehabilitation); Providers: PCPs, BH, and specialist in NM and contiguous Counties within 100 miles of the NM border. Professional counts reflect unique providers only.



Hospital and provider counts current as of 6/16/2025.

Blue Community HMO Hospitals



Market	Key Hospitals
Albuquerque	Lovelace (Downtown/Westside/Women's) UNM Hospitals
Rio Rancho	UNM Sandoval Regional Medical Center
Santa Fe	CHRISTUS St. Vincent Regional Medical Center
Farmington	San Juan Regional Medical Center
Las Cruces	Memorial Medical Center Mountainview Regional Hospital Three Crosses Regional Hospital
Roswell	Eastern NM Medical Center Lovelace Regional Hospital

* Presbyterian Hospital is in network in Clovis, Ruidoso, Tucumcari, Socorro, and Santa Fe counties depending on member residency location (*subject to change*)

Not all participating network health systems represented in this analysis. Does not include contracted independent hospitals (non-integrated facilities). Not all hospital facilities are in-network within a given health system listed above. Network information confirmed on 6/18/25. Health system participation subject to change.

Blue Community HMO Hospitals



Additional Hospitals

Alamogordo Otero County Hospital Association Dba Christus Southern	Lovington Nor Lea General Hospital
Artesia Artesia General Hospital	Portales Roosevelt General Hospital
Carlsbad Carlsbad Medical Center	Raton Miners Colfax Medical Center
Clayton Union County General Hospital	Ruidoso Lincoln Co Medical Center
Clovis Plains Reg Medical Center	Santa Rosa Guadalupe County Hospital
Gallup Rehoboth McKinley Hospital	Silver City Gila Regional Medical Center
Grants Cibola General Hospital	Taos Holy Cross Hospital
Las Vegas Alta Vista Regional Hospital	Truth or Consequences Sierra Vista Hospital
Los Alamos Los Alamos Medical Center	Tucumcari Dan C. Trigg Memorial Hospital

Network participation status current as of 6/18/2025. Participation is subject to change.

Prescription and Pharmacy

Preferred Pharmacies

Albertsons
Walgreens
Walmart
Sam's Club
Select
Independent
Pharmacies

Pharmacies in the Preferred Network are subject to change
Select Independent Pharmacies may be included in the Preferred Pharmacy Network

5-Tier and 6-Tier prescription benefit structure drives utilization toward preferred generic, preferred brand and preferred specialty prescriptions

- Generic, brand and specialty drugs each have preferred and non-preferred benefit levels
- Pharmacies fall into 3 categories:
 1. Preferred pharmacies (listed to the left): Over 200+ throughout NM
 2. Non-preferred, but still in network. Member cost share may be higher when using a Non-preferred pharmacy than when using a Preferred pharmacy.
 3. Out of network pharmacies. There is no benefit when members use out of network pharmacies.

5-Tier and 6-Tier Design

Offered with Standardized plans

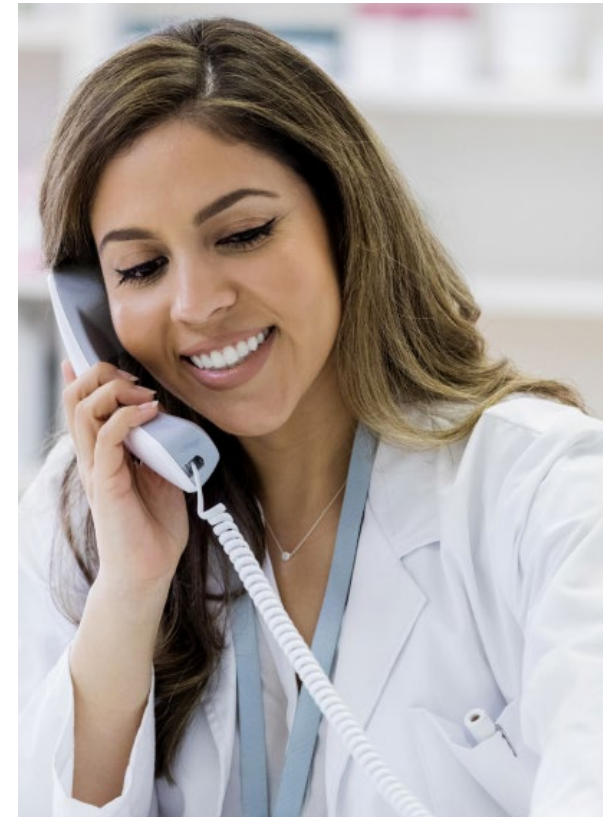
5-Tier Drug Plans	
1	Generic
2	Brand: Preferred
3	Brand: Non-Preferred
4	Specialty: Preferred
5	Specialty: Non-Preferred

Offered with Non-Standardized plans

6-Tier Drug Plans	
1	Generic
2	Generic: Non-Preferred
3	Brand: Preferred
4	Brand: Non-Preferred
5	Specialty: Preferred
6	Specialty: Non-Preferred

Specialty Pharmacy Program

- **30-day supply:** Medications are limited to a 30-day supply due to high cost and to prevent waste
- Self-administered products are usually covered under the pharmacy benefit while physician-administered products are covered under the medical benefit
- **Prime's Specialty Network:** We deliver savings on specialty drugs for our clients and members.
 - **Pharmacy Match Specialty Program**
 - Expands the network of participating pharmacies to leverage the unique purchasing arrangement of each pharmacy on an individual drug level
 - Best-fit pharmacy for a member based on competitive bidding which may lead to reduced costs and better member experience
 - Match pharmacy will contact member and schedule delivery



Prime Therapeutics LLC is a separate company contracted by Blue Cross and Blue Shield of New Mexico to provide pharmacy solutions. BCBSNM, as well as several independent Blue Cross and Blue Shield Plans, has an ownership interest in Prime Therapeutics.

MedsYourWay®



MedsYourWay is a drug discount card program that is integrated with the BCBSNM pharmacy benefit. It finds lower prices automatically.

How MedsYourWay® Works

- Members present their insurance card to the retail pharmacy
- MedsYourWay automatically searches prices of eligible medications from participating drug discount cards and compares them to the member's cost share under their benefit
- Members pay the drug discount card price or applicable cost share, whichever is lower.
- What members pay counts toward plan deductible and/or yearly out-of-pocket maximum
- All a member needs is their BCBSNM card

What do members need to do?

- No action is needed to start using the MedsYourWay program. It is part of the benefit plan and there's no sign up. We're making it easy to help keep members healthy and out of pocket costs low.

MedsYourWay® is not insurance. It is a drug discount card program that compares the drug discount card price for eligible medications at participating in-network retail pharmacies to the member's benefit plan cost share amount and then applies the lower available price. MedsYourWay® is administered by Prime Therapeutics, LLC. Not applicable to mail order and not all retail pharmacies may participate with MedsYourWay® pricing.

Additional Features

Overview: Mental Health Hub



The Mental Health Hub is a virtual one stop shop that will address member needs ranging from eating disorder treatment to virtual therapy for kids. With four vendors available Equip, WorkIt, NOCD, Manatee members will receive guidance to the appropriate solution through a comprehensive assessment and will have access to innovative provider who specialize in treating specific behavioral health conditions.

A Single Destination for ALL Behavioral Health Needs!

	Equip	WorkIt	NOCD	Manatee
Description	Virtual Family-based Therapy and Peer Mentoring and Support for those with eating disorders. Each vendor has multiple available service for member that best fit their needs!	Virtual and in person solutions for substance use disorders with a focus on medication-assisted treatment	Virtual and in person therapy program for obsessive compulsive disorders	Personalized virtual therapy and coaching to help children experiencing anxiety and mood disorders
Services	Dedicated 5-person care team • Physician/Psychiatrist • Dietician • Therapist • Peer Mentor • Family Mentor	• Group Therapy • Individual Therapy • Support Groups • Digital Platform and Self-Directed Tools • Care Coordination	• Therapy Sessions • Care Coordination • Weekly Support Groups • Asynchronous Messaging with Therapist and Member Advocates	• Child Therapy • Combination of Child Therapy and Parent / Caregiver Coaching

Members who have access to additional wellness tools such as Mental Health Hub, can receive traditional in-person behavioral health services.

The Mental Health Hub is administered by NovaWell. NovaWell is an independent company that has contracted with Blue Cross and Blue Shield of New Mexico to provide member health platform and tools, mental health administration network and health information content 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.

Telemedicine Benefits

- Member cost share for telemedicine visits are the same as in-person visits.
 - For example, if a member's cost share is \$35 for a PCP office visit, the telemedicine services cost share would be the same.
- Members will be able to access their medically necessary, covered benefits through local network providers who deliver services through telemedicine.
- Members will have to contact providers to determine if they offer telemedicine visits.
- Telemedicine visits are not limited to any particular provider type as it is a site of care.

Overview: MDLIVE

MDLIVE is a digital healthcare platform that offers reliable 24/7 health care by phone or video. Our board-certified doctors, pediatricians, dermatologists, psychiatrists, and therapists provides personalized care for hundreds of medical and mental health needs. The program is convenient for members to receive care digitally any time and any where! Physicians are available to speak with patient in English, Spanish and more (other languages available via translation services).

	Urgent Care	Virtual Primary Care	Behavioral Health	Dermatology
Conditions	- Cold & Flu - Covid - Allergies - Earache - Fever - Headache - UTI (adult females only) - Insect Bites - Nausea - Pink eye - Yeast Infections - Sore Throat	MDLIVE can act as your PCP and be responsible for coordinating members' care	Members have access to a licensed Behavioral Therapist that provides care for those in need of mental health support	Members have access to dermatologist providers who can assist them with any skin related issue

E-Treatments are excluded from MDLIVE

Virtual Visits may be limited by plan. For providers licensed in New Mexico and the District of Columbia, Urgent Care service is limited to interactive online video; Behavioral Health service requires video for the initial visit but may use video or audio for follow-up visits, based on the provider's clinical judgment. Behavioral Health is not available on all plans.

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Overview: Blue365[®]

Blue365 is a discount program that provides easy access to premier health and wellness products and services to help members build a path to live a healthy life. Members can achieve their best health with exclusive discounts across multiple wellness categories and purpose-driven educational content to support members in living healthy for less.

After registering for an account, members can browse deals by category or use a keyword to find deals for:

- Fitness gear
- Family activities
- Gym memberships
- Healthy eating
- Dental
- Vision
- Hearing aids
- And more from top national and local retailers

Members should read the redemption instruction and redeem online on our partner's site

Blue365 is a discount program only for BCBSNM members. This is NOT insurance. BCBSNM does not guarantee or make any claims or recommendations about the program's services or products. BCBSNM reserves the right to stop or change this program at any time without notice. The relationship between the Blue365 vendors and BCBSNM is that of independent contractors

Overview: Well onTarget[®] and Blue PointsSM



The portal is a digital wellness solution that provides members with a robust and integrated way to experience wellness and encourage healthy behavior. The portal also includes several different features such as completing a health assessment, connecting to a fitness device, and more.

Members are offered the following on the Well onTarget Platform

- **Self-Management Programs:** Online and educational programs let members work at your own pace to reach your health goals
- **Health and Wellness Content:** Be in the know about a wide variety of health conditions and medicines. Our digital library is sure to satisfy their curiosity with reader-friendly articles that reflect latest expert, evidence-based information
- **Tool and Trackers:** Interactive tools help members stay on course while making wellness fun. Use health calculators along with medical and lifestyle trackers
- **Health Assessment:** Members get a personalized wellness report and tips for living their healthiest life when they take a health assessment
- **Blue Points:** Blue Points is a rewards program that allows members to earn points for completing various activities
- **Fitness Programs:** Enjoy unlimited access to a nationwide network of fitness centers with this flexible membership program

Blue365 is a discount program only for BCBSNM members. This is NOT insurance. BCBSNM does not guarantee or make any claims or recommendations about the program's services or products. BCBSNM reserves the right to stop or change this program at any time without notice. The relationship between the Blue365 vendors and BCBSNM is that of independent contractors.

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. The Well onTarget member rewards redemption service is provided by an independent third party.

Overview: Blue Points



Earn Gift Cards With Your Points!

Blue Points is a rewards program where members can earn points by reaching goals and completing healthy activities. Through this program, members and their over 18 dependents could earn gift cards at retailers such as Amazon, Barnes and Noble, Best Buy and many more!

There are a total of 11 activities that members can do to earn rewards such as:

- Paperless Communications Enrollment
- Autopay Premium Enrollment
- Connecting a Device or Mobile App
- Track Progress via Device or Mobile App
- Track Progress
- Progress Check-In
- Program Completion
- Health Assessment
- Fitness Program Enrollment
- Fitness Center Use – Visit 1
- Fitness Center Use – Visit 2

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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. The Well onTarget member rewards redemption service is provided by an independent third party.

Overview: Learn to Live

Learn to Live, offers around-the-clock mental health assessments and online cognitive behavioral therapy for mild to moderate mental health conditions. The platform offers initial assessments, with standardized screenings for depression and anxiety and some additional questions. Depending on results, it may recommend online lessons, computer-based therapy or virtual coaching. The platform directs members toward case managers and more formal treatment when needed.

Members can receive one-on-one coaching via phone, text or email to reach their goals and have continuous support.

An online assessment can help pinpoint to the right programs for members. Our list of programs is continually growing, addressing topics such as:

- Social Anxiety
- Depression
- Insomnia
- Stress and Substance Use
- Worries and Anxiety
- Panic
- Resilience

Learn to Live provides educational behavioral health programs. Members considering further medical treatment should consult with a physician. Learn to Live, Inc. is an independent company that provides online behavioral health programs and tools for members with coverage through Blue Cross and Blue Shield of New Mexico

2026 Stand-alone Dental QHPs



- Members changing health plans for 2026 with a dental policy need to re-enroll for dental
- When enrolling or re-enrolling a member in medical coverage, review dental coverage carefully
- Our new BlueCare DentalSM 1D plan features the lowest rates

BlueCare Dental 1A & BlueCare Dental 4 KidsSM 1A features:

- 100% coverage on most preventive services with in-network dentists
- Low \$25 deductible for in-network services
- Savings on all dental procedures up to annual \$1,500 max for adults; unlimited annual max on BlueCare Dental 4 KidsSM 1A

BlueCare Dental 1B & BlueCare Dental 4 Kids 1B features:

- Lower monthly premium (compared to 1A plans)
- 100% coverage on most preventive services provided by in-network dentists
- \$50 deductible for in-network services
- Savings on all dental procedures up to annual \$1,000 max for adults; unlimited annual max on BlueCare Dental 4 Kids 1B

BlueCare Dental 1C features:

- Lower monthly premium (compared to 1A & 1B plans)
- 80% coverage on most preventive services provided by in-network dentists
- \$50 deductible for in-network services
- Savings on all dental procedures up to annual \$1,000 max for adults

BlueCare Dental 1D features:

- Lowest monthly premium (compared to 1A, 1B, & 1C plans)
- 100% coverage on most preventive services provided by in-network dentists
- \$50 deductible for many services
- Savings on procedures up to the annual \$1,000 max for adults

2026 Standalone Dental QHPs: In-Network Benefits



Benefits ²	BlueCare Dental 1A ³	BlueCare Dental 4 Kids 1A	BlueCare Dental 1B ³	BlueCare Dental 4 Kids 1B	BlueCare Dental 1C	BlueCare Dental 1D
Individual Deductible (family deductible = 3x individual)	\$25	\$25	\$50	\$50	\$50	\$50
Annual Maximum	\$1,500 ⁴	N/A	\$1,000 ⁴	N/A	\$1,000 ⁴	\$1,000 ⁴
Diagnostic Evaluations	0% ⁵	0% ⁵	0% ⁵	20% ⁵	20% ⁵	0% ⁵
Preventive	0% ⁵	0% ⁵	0% ⁵	20% ⁵	20% ⁵	0% ⁵
Diagnostic Radiographs	0% ⁵	0% ⁵	0% ⁵	20% ⁵	20% ⁵	0% ⁵
Miscellaneous Preventive Services	20%	20%	0% ⁵	20% ⁵	20% ⁵	0% ⁵
Basic Restorative	20%	20%	40%	50%	50%	50%
Non-Surgical Extractions	20%	20%	40%	50%	50% ⁶	50% ⁶
Non-Surgical Periodontal	20%	20%	40%	50%	50% ⁶	50% ⁶
Endodontics	20%	20%	50%	50%	50% ⁶	N/A

1. This does not contain a complete listing of the exclusions, limitations and conditions that apply to the benefits shown. 2. In-network coverage. 3. If choosing family coverage, for BlueCare Dental 1A please refer to BlueCare Dental 4 Kids 1A for plan details for dependents under age 19. If choosing BlueCare Dental 1B, refer to BlueCare Dental 4 Kids 1B for plan details for dependents under age 19. 4. Annual maximum does not apply to members up to age 19. 5. Deductible is waived. 6. Six-month waiting period from date of purchase applies before any services are allowed. 7. Twelve-month waiting period from date of purchase applies before any services are allowed. 8. Unlimited maximum for medically necessary orthodontia for members up to age 19.

2026 Standalone Dental QHPs: In-Network Benefits



Benefits ²	BlueCare Dental 1A ³	BlueCare Dental 4 Kids 1A	BlueCare Dental 1B ³	BlueCare Dental 4 Kids 1B	BlueCare Dental 1C	BlueCare Dental 1D
Oral Surgery	20%	20%	50%	50%	50% ⁶	N/A
Surgical Periodontal	20% ⁷	20%	50% ⁷	50%	50% ⁷	N/A
Major Restorative	50% ⁷	50%	50% ⁷	50%	50% ⁷	N/A
Prosthodontics	50% ⁷	50%	50% ⁷	50%	50% ⁷	N/A
Misc. Restor. & Prosthodontics Services	50% ⁷	50%	50% ⁷	50%	50% ⁷	N/A
Orthodontics ⁸ (up to age 19)	50% ⁵	50% ⁵	50% ⁵	50% ⁵	50% ⁵	N/A
Out-of-Pocket Maximum (no out-of-pocket maximums for adults)	Applies to Pediatric Plans Only \$450 for 1 child // \$900 for 2+ children					

1. This does not contain a complete listing of the exclusions, limitations and conditions that apply to the benefits shown. 2. In-network coverage. 3. If choosing family coverage, for BlueCare Dental 1A please refer to BlueCare Dental 4 Kids 1A for plan details for dependents under age 19. If choosing BlueCare Dental 1B, refer to BlueCare Dental 4 Kids 1B for plan details for dependents under age 19. 4. Annual maximum does not apply to members up to age 19. 5. Deductible is waived. 6. Six-month waiting period from date of purchase applies before any services are allowed. 7. Twelve-month waiting period from date of purchase applies before any services are allowed. 8. Unlimited maximum for medically necessary orthodontia for members up to age 19.

Waiting Period Policy

A dental waiting period is a specific amount of time after purchasing a dental plan when select services are not covered. We have recently updated our waiting period policy. This applies to the 1A, 1B, 1C and 1D plans in all states.

For New Members: We will no longer accept Letters of Credible Coverage or Certificates of Coverage as a reason to waive the waiting period from prospects looking to purchase our Dental plans. No exception for new members from another carrier.

For Current Members: We will waive the waiting period only if members meet their previous waiting period, more than 12 months, prior to the plan change or did not have a lapse in coverage.

We market family dental plans that cover adults as well as the pediatric dental plans as required under ACA (if applicable). These dental plans can be purchased with or without medical plans.

QHP Pediatric Vision Coverage



Pediatric vision coverage is a benefit that provides eye care for children. It ensures children up to 19 have access to essential vision care, which is crucial for their development.

- Plan offers coverage for yearly comprehensive vision exam at \$0 copay
- Provides vision benefits for dependents up to age 19
- Plan also offers coverage for other vision services and materials including retinal imaging, contact lens fit and follow up, frames, lenses and more
- Pediatric Vision isn't a separate plan but is embedded in medical coverage

QHP Pediatric Vision: Highlights



- \$0 copay for eye exam with dilation
- Up to \$39 for retinal imaging
- \$150 allowance for frames, with 20% off balance over \$150
- \$0 copay for some lenses — single, bifocal, trifocal and lenticular
- Other progressive lenses have varying copays
- \$0 copay for medically necessary contact lenses
- Benefit frequency is once every 12 months

Premium Billing Process

Sign up for Auto Bill Pay – Automatically schedule your monthly payments, safely and on-time. Sign up through your member account and earn Blue Points rewards.

Auto Bill Pay – [Log in to sign up for Auto Bill Pay](#)
or call Customer Service at [1-866-236-1702](tel:1-866-236-1702)



Other Ways to Pay

Make a one-time payment – Make a quick and easy one-time payment for your Individual & Family or Medicare plan, visit our secure [member portal](#).

Make your first-time payment – Remember, your health plan coverage won't start until you make your first premium payment.

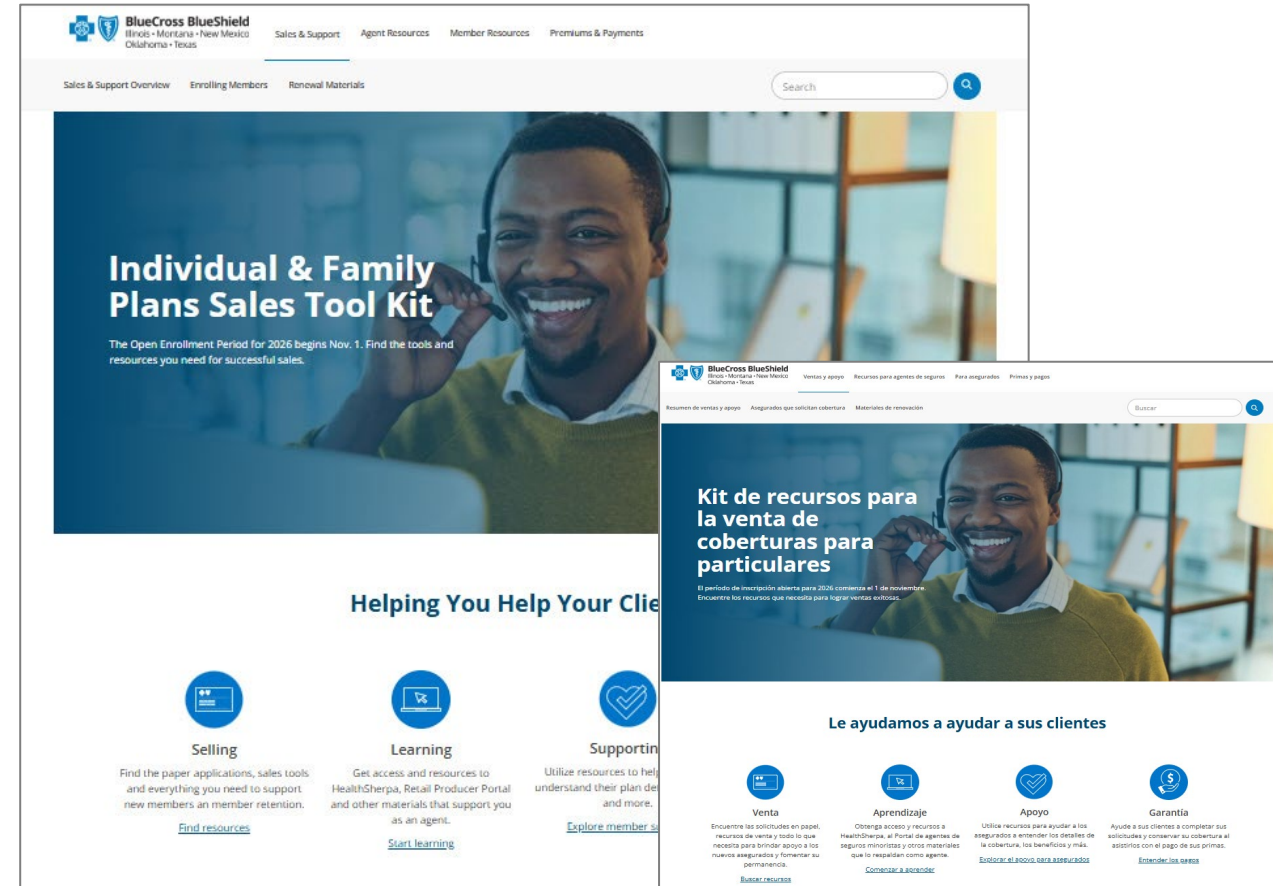
Mail – Mail a personal check, money order or cashier's check to:
Blue Cross and Blue Shield of New Mexico
PO Box 650774
Dallas, TX 75265-0774

Resources for Brokers and Enrollment Counselors

The Sales Toolkit

Everything you need, all in one place:

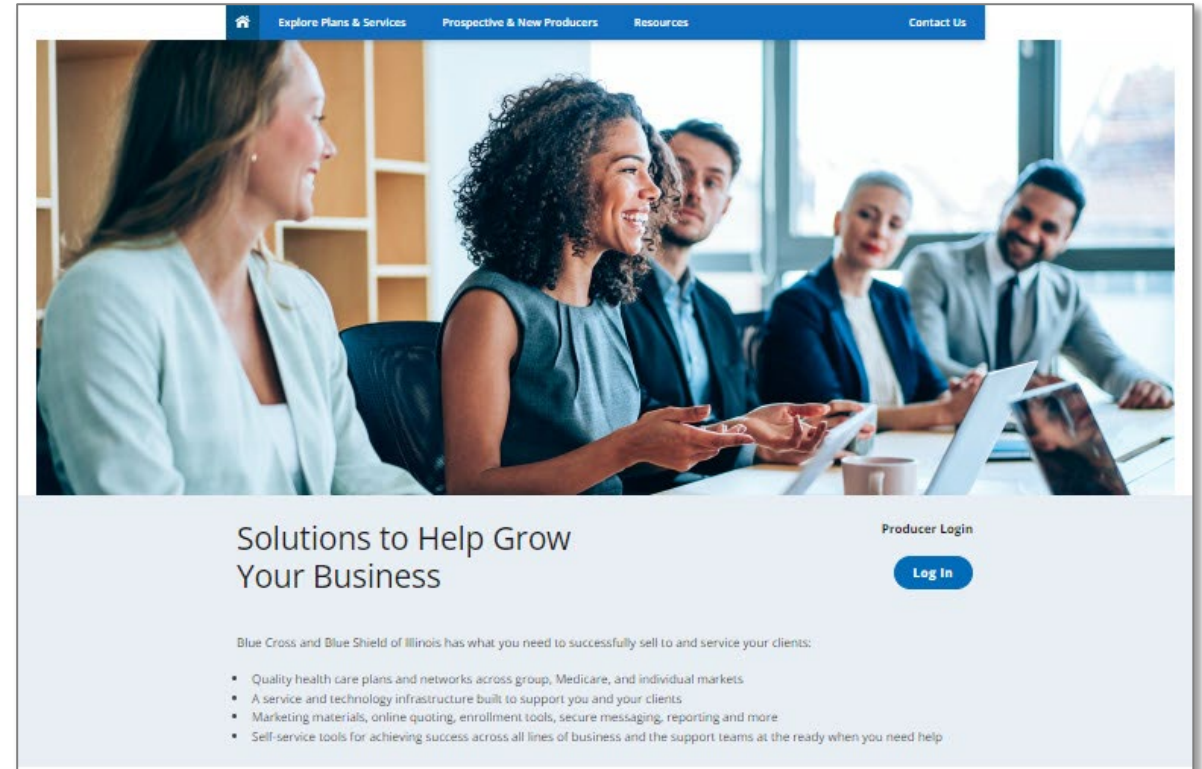
- Medical and dental brochures
- Plan comparison charts
- Summaries of benefits and coverage (each with a link to the associated benefit booklet)
- Sizzle sheets
- Customizable materials
- Premium payment resources
- Retail Producer Portal how-to guides, including HealthSherpa enrollment details
- Available in English and Spanish



Blue Access for ProducersSM

Tools available to keep you on track:

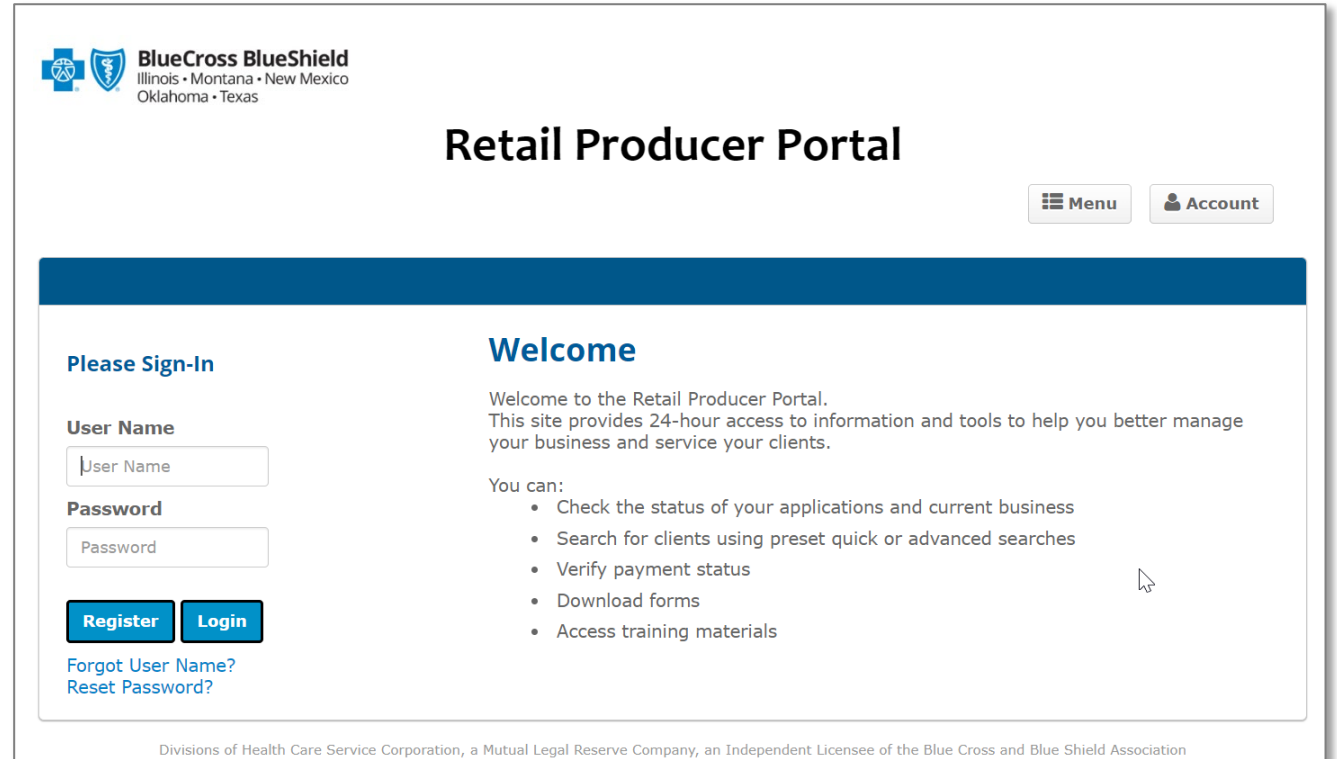
- Commission statements
- Online quoting
- Product information
- Downloadable forms
- Producer news and updates



Retail Producer Portal

Enables you to:

- Deliver quotes
- Enroll and renew members
- Manage prospects
- Serve and support active clients
- Request ID cards
- Submit PCP changes
- View invoices
- Update member emails and phone numbers



The screenshot shows the 'Retail Producer Portal' login page. At the top left is the BlueCross BlueShield logo with text for Illinois, Montana, New Mexico, Oklahoma, and Texas. The page title 'Retail Producer Portal' is centered at the top. On the right are 'Menu' and 'Account' buttons. The main content area is divided into two columns. The left column, titled 'Please Sign-In', contains input fields for 'User Name' and 'Password', 'Register' and 'Login' buttons, and links for 'Forgot User Name?' and 'Reset Password?'. The right column, titled 'Welcome', contains a welcome message and a list of actions: 'Check the status of your applications and current business', 'Search for clients using preset quick or advanced searches', 'Verify payment status', 'Download forms', and 'Access training materials'.

BlueCross BlueShield
Illinois • Montana • New Mexico
Oklahoma • Texas

Retail Producer Portal

[Menu](#) [Account](#)

Please Sign-In

User Name

Password

[Register](#) [Login](#)

[Forgot User Name?](#)
[Reset Password?](#)

Welcome

Welcome to the Retail Producer Portal.
This site provides 24-hour access to information and tools to help you better manage your business and service your clients.

You can:

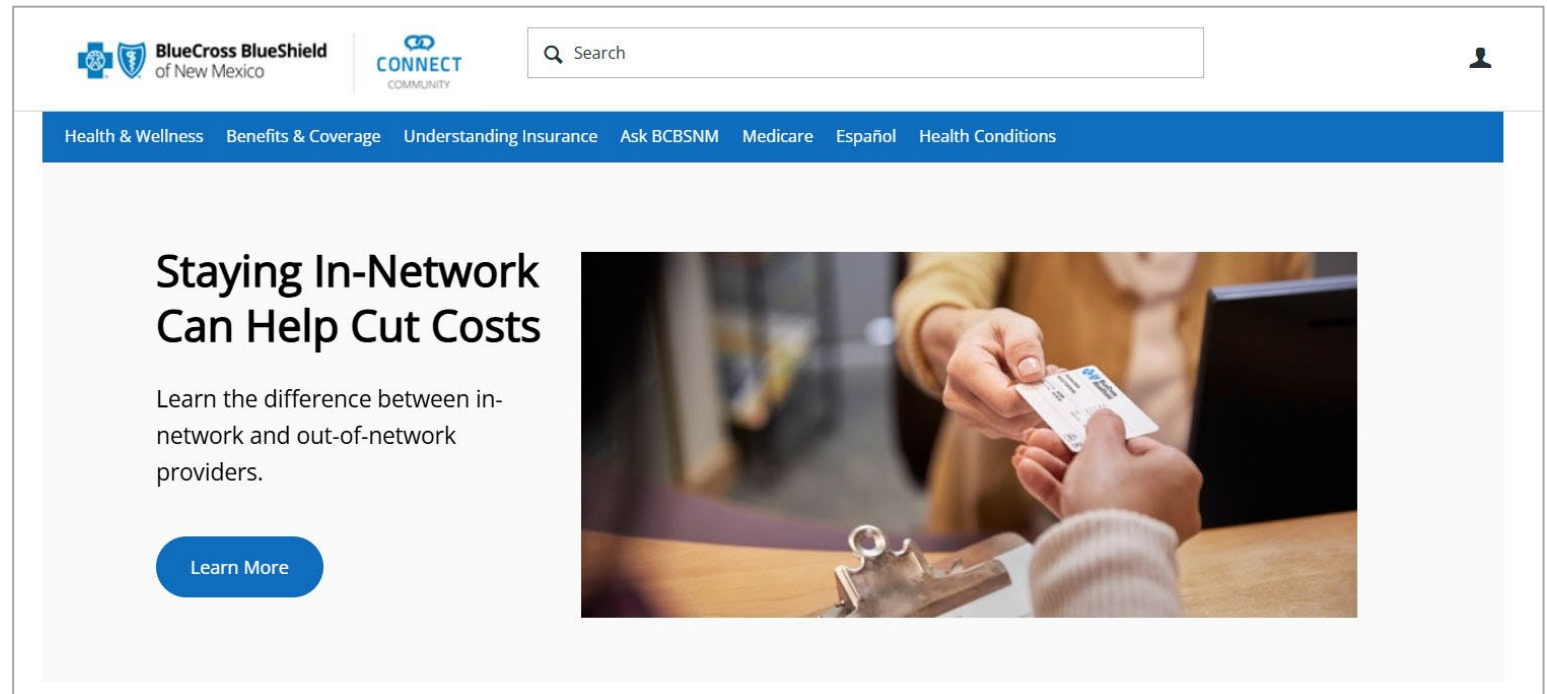
- Check the status of your applications and current business
- Search for clients using preset quick or advanced searches
- Verify payment status
- Download forms
- Access training materials

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

Find us on Social Media

Make sure to follow us on:

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- [LinkedIn](#)
- [YouTube](#)



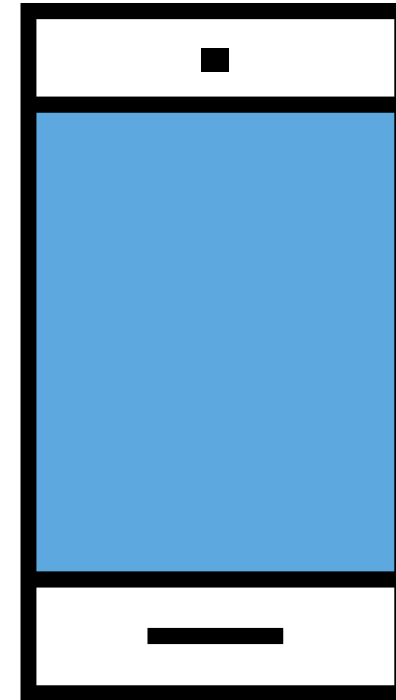
GO MOBILE WITH BLUESM



If you are an iPhone or Android user, you can easily download our BCBSNM App to your phone.

Text BCBSNMAPP to 33633.

- Find in-network doctors or hospitals
- Access and download your digital BCBSNM ID card
- Review your claims and coverage information
- Make payments



Point of Contact for Brokers/ECs

Point of Contact for Brokers/ECs



For any questions, please reach out to
Producer Sales Consultant
Debra Gassoway.

Debra Gassoway
Debra_Gassoway@bcbsnm.com

Contacts for Producers	
Pre-Sale Support (Eligibility Questions)	1-866-446-5685
Post-Sale Support	1-888-222-0572
Producer Service Center	1-855-782-4272
Customer Service	1-866-236-1702
beWellnm Help Desk	1-833-862-3935
Medicaid Member Services	1-866-689-1523
Turquoise Care for Native Americans	Website

Please do not share contact details with consumers.

Road Show Dates

Date	Location	Time	City
9/29/2025	Home2Suites	Breakfast: 8:30 a.m. Meeting: 9 a.m.	Roswell
10/2/2025	Las Cruces Convention Center	Breakfast: 8:30 a.m. Meeting: 9 a.m.	Las Cruces
10/3/2025	Albuquerque Headquarters	Breakfast: 8:30 a.m. Meeting: 9 a.m.	Albuquerque
10/7/2025	Albuquerque Headquarters	Breakfast: 8:30 a.m. Meeting: 9 a.m.	Albuquerque

Questions?

