

The BlueCard[®] Program

Across the country and around the world, Blue Cross and Blue Shield of New Mexico has you covered.

You have freedom of choice

As a Blue Cross and Blue Shield of New Mexico (BCBSNM) member, you have more freedom to choose the doctors and hospitals that best suit you and your family. Your membership gives you a world of choices. Within the United States, you're covered whether you need care in urban or rural areas. Outside of the United States, you have access to doctors and hospitals in more than 200 countries and territories around the world through the BlueCard Worldwide[®] Program.

Designed to save you money

In most cases, when you travel or live outside BCBSNM's service area, you can take advantage of savings the local Blue Plan has negotiated with doctors and hospitals in the area. For covered services, you should not have to pay any amount above these negotiated rates.

Find doctors and hospitals

With the BlueCard Program, you can locate providers quickly and easily. Have your BCBSNM ID card handy and do one of the following:

- Visit the Blue National Doctor and Hospital Finder at www.bcbs.com to locate doctors and hospitals, along with maps and directions to find them; or
- Call BlueCard Access[®] at 1-800-810-BLUE (2583) for the names and addresses of doctors and hospitals in the area where you or a covered dependent need care.

If you're a PPO member, always use a preferred provider (in-network provider) to make sure you receive the highest level of benefits.

Take charge of your health, wherever you are

Within the United States:

1. Always carry your current BCBSNM ID card.
2. **In an emergency, go directly to the nearest hospital.**
3. To find doctors and hospitals nearby, call BlueCard Access at 1-800-810-BLUE (2583) or visit the Blue National Doctor and Hospital Finder at www.bcbs.com.
4. Call BCBSNM for preauthorization, if necessary. The phone number is on your BCBSNM ID card. **Note: This phone number is different from the BlueCard Access number mentioned above.**
5. When you arrive at the participating doctor's office or hospital, show the provider your ID card.

After you receive care, in most cases, you should:

- Not have to complete any claim forms
- Not have to pay up front for medical services, except for the usual out-of-pocket expenses (noncovered services, deductible, copayment, and coinsurance)
- Receive an explanation of benefits from BCBSNM



**Blue Cross and Blue Shield
of New Mexico**

Always remember to carry your current BCBSNM ID card. It contains helpful information for accessing health care when you're away from home.

Around the world:

1. Verify your international benefits with BCBSNM before leaving the United States. Coverage may be different outside the country. Consult your Benefit Booklet or call the Customer Service number on the back of your ID card.
2. Always carry your current BCBSNM ID card.
3. **In an emergency, go directly to the nearest hospital.**
4. Call the BlueCard Worldwide Service Center at 1-800-810-BLUE (2583) or call collect: 1-804-673-1177, 24 hours a day, 7 days a week, for information on doctors, hospitals, and other health care professionals or to receive medical assistance services around the world. An assistance coordinator, in conjunction with a medical professional, will help arrange a doctor's appointment or hospitalization, if necessary.
5. If you need to be hospitalized, call BCBSNM for preauthorization. You can find the phone number on your ID card. **Note: This number is different from the phone numbers listed above.**
6. Call the BlueCard Worldwide Service Center when you need inpatient care. In most cases, you should not need to pay up front for inpatient care at participating hospitals except for the usual out-of-pocket expenses. The hospital should submit your claim on your behalf.
7. You will need to pay up front for care received from a doctor and/or nonparticipating hospital. Then, complete an international claim form and send it with the bill(s) to the BlueCard Worldwide Service Center (the address is on the form). The claim form is available from BCBSNM, the BlueCard Worldwide Service Center, or online at www.bcbs.com.



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