

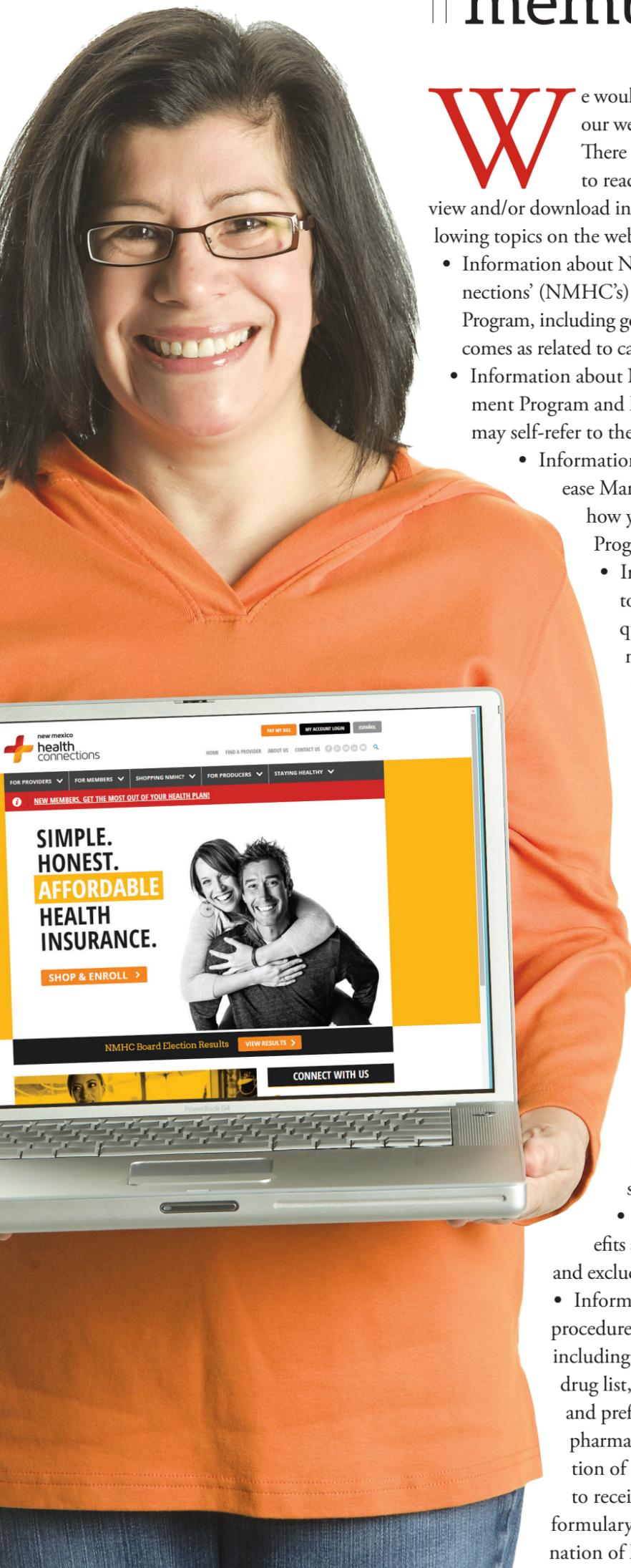
myconnection

connecting you to better health & wellness

{ FALL 2016 | FOR MEMBERS OF NEW MEXICO HEALTH CONNECTIONS }

OUR WEBSITE

Your source for complete member information



We would like to remind you about our website, www.mynmhc.org. There are many helpful items to read on our website. You can view and/or download information about the following topics on the website.

- Information about New Mexico Health Connections' (NMHC's) Quality Improvement Program, including goals, processes, and outcomes as related to care and service.
- Information about NMHC's Case Management Program and how you or your caregiver may self-refer to the Program.
 - Information about NMHC's Disease Management Programs and how you may self-refer to the Programs.
 - Information about how to contact staff if you have questions about how we manage care and services (utilization management, UM) and the toll-free number to call to contact staff.
 - The availability of TDD/TTY services.
 - NMHC's policy prohibiting financial incentives for UM decision-makers.
 - A description of the availability of an independent external appeals process for UM decisions made by NMHC.
 - NMHC's member rights and responsibilities statement.
 - Information about benefits and services included in, and excluded from, coverage.
 - Information about our pharmacy procedures and coverage of drugs, including copayments; NMHC's drug list, along with restrictions and preferences; how to use our pharmacy procedures; an explanation of limits and quotas; how to receive coverage for non-formulary drugs and an explanation of how practitioners can

provide information to support an exception; and NMHC's processes for generic substitution, therapeutic interchange, and step-therapy.

- Information about copayments and other charges for which you are responsible.
- Information about restrictions on benefits that apply to services obtained outside NMHC's system or service area.
- Information about how you may obtain language assistance to talk with us about how we manage care and services or to obtain information about benefits, access to services and other issues.
- Information about how you may submit a claim for covered services, if applicable.
- Information about how you may obtain information about network practitioners and the professional qualifications of practitioners, including specialty, medical school attended, residency completed, and board certification status.
- How you may obtain primary care services, including how to choose and access a primary care practitioner.
- How you may obtain specialty care and behavioral health services and hospital services.
- How you may obtain care after normal office hours.
- How you may obtain emergency care, including NMHC's policy on when to directly access emergency care or use 911 services.
- How you may obtain care and coverage when you are out of NMHC's service area.
- How you may voice a complaint.
- How you may appeal a decision that adversely affects coverage, benefits or your relationship with NMHC.
- How NMHC evaluates new technology for inclusion as a covered benefit.

There is other information about NMHC and our services on the website that is useful to know.

Our physician and hospital directories allow you to select a physician or hospital that best meets your needs. You can search for a physician by specific characteristics, such as gender or language spoken. You can search for a hospital by location and name.

Our website also contains information and interesting tools to help you better understand what you can do to improve your health.

If you would like more information about these items, please call Customer Service at **855-769-6642**. The most recent information about NMHC, our services and coverage of drugs is always available on our website.



Specialty drugs and your cost-share responsibility

What are specialty pharmacy drugs?

In general, specialty pharmacy drugs are relatively high-cost medications used to treat complex medical conditions. They often require special handling or monitoring. Specialty drugs cost more, in part because they need extensive research, development and testing before they can be used on humans.

Specialty drugs may treat conditions for which there are limited treatment options and may even be considered clinical breakthroughs.

For example, newer drugs may provide clinical “cures” or greatly slow down the progression of disease.

If I receive a specialty drug from my doctor, will I have to pay more?

Specialty pharmacy has its own cost-share amount (copayment or coinsurance) that is separate from your office visit cost-share amount. You can find the specialty pharmacy copayment for your health plan on our website:

www.mynmhc.org/shop-plans-on-exchange.aspx. Click on the link for your plan, and a Summary of Benefits and Coverage will appear in a new window.

If you see your doctor and receive a specialty pharmacy drug during your visit, you will be charged your office visit cost-share amount, *plus* the specialty pharmacy cost-share amount.

Find out if your prescription falls under the specialty pharmacy benefit by reviewing our formulary (list of covered drugs). Find it online at www.mynmhc.org/Formulary.aspx.

Is it urgent—or an emergency?

It can be difficult to know what to do when you feel ill or have an injury. Urgent care centers provide fast medical help for situations that are not life-threatening.

When it's urgent

Urgent care centers are places where you can walk in without an appointment and be seen by a medical professional without having to wait very long. Urgent care offers a convenient alternative when your doctor's office is closed or when you can't get an appointment as quickly as you need one.

According to the National Institutes of Health and other experts, urgent care is

appropriate for minor illnesses and injuries, like:

- Cuts and lacerations.
- Sprains and strains.
- Colds, fevers and the flu.
- Earaches.
- Rashes.
- Stomachaches, vomiting and diarrhea.
- Back pain.

When it's an emergency

Urgent care is not emergency care—it shouldn't be used for life-threatening problems.

If you think you or someone else has a true emergency, call 911 or go to an emergency department. Signs of an emergency include difficulty breathing, chest pain, fainting, severe

vomiting or diarrhea, severe pain, and uncontrolled bleeding.

Neither urgent nor emergency care should be used in place of a primary care doctor.

Not sure your need is urgent or an emergency? If you are an NMHC member, you can call our 24-hour nurse advice line at **877-725-2552**. A registered nurse can help you decide when you should seek urgent care or emergent care, answer general questions, and offer resources.

When you seek care from a provider in the NMHC network, you'll save money on out-of-pocket costs. Find an urgent care center on our website, www.mynmhc.org/find_a_doctor.aspx.

Safe, convenient flu shots

Did you know that many NMHC-contracted pharmacies throughout New Mexico can prescribe and give the flu vaccine to our members? Pharmacists who are prescribing and giving flu shots must receive additional training and become certified immunizers.

You may find it handy to get your vaccine when picking up your routine prescription refills. Ask your pharmacist about this option and if there are any restrictions.

FLU SEASON ALERT

Influenza can be **MISERABLE & DEADLY**. Nearly **EVERYONE** 6 months or older should get a yearly flu vaccine.

- ✓ **Vaccinate!**
- ✓ **Don't wait.**
- ✓ **Don't hesitate.**

It takes **2 WEEKS** for the flu vaccine to be fully effective.

Get it **NOW** so you're protected when you need it.

Flu viruses **CHANGE** from year to year. To stay protected, you need a flu vaccine **EVERY YEAR**.



BUST THAT MYTH!

The flu shot can't give you the flu. It has no infectious germs.*

*Mild side effects from the shot may occur, but serious reactions are very rare.

Take your best shot at staying well

Flu shots are a **covered benefit on your plan**. Call your doctor or visit your local in-network pharmacy.



Source: Centers for Disease Control and Prevention



Privacy Commitment

Thank you for giving New Mexico Health Connections (NMHC) the opportunity to serve you. In the normal course of doing business, NMHC creates records about you and the treatment and services you receive from medical providers. The information we collect is called **Protected Health Information (PHI)**. NMHC is committed to maintaining and protecting your privacy. We are required by federal and state law to protect the privacy of your PHI and to provide you with this Notice about how we safeguard and use it. You may ask for a paper copy of this Notice at any time, even if you have agreed to receive the Notice electronically. We will promptly provide you with a paper copy.

When we use or disclose your PHI, we are bound by the terms of this Notice. This Notice applies to all oral, electronic or paper records we create, obtain and/or maintain that contain your PHI.

This Notice describes how medical information about you may be used and disclosed and how you can get access to this information. Please review it carefully.

How we protect your oral, written and electronic information

We understand the importance of protecting your PHI. We restrict access to your PHI to authorized workforce members who need that information for your treatment, for payment purposes and/or for healthcare operations. We will not disclose your PHI without your authorization unless it is necessary to provide your health benefits, administer your benefit Plan, support Plan programs or services, or as required or permitted by law. If we need to disclose your PHI, we will follow the policies described in this Notice to protect your privacy.

NMHC protects your PHI by following processes and procedures for accessing, labeling and storing confidential records. Access to our facilities is limited only to authorized personnel. Internal access to your PHI is restricted to Plan employees who need the information to conduct Plan business. We train our workforce members on policies and procedures designed to protect you and your privacy. Our Privacy Officer monitors the policies and procedures and ensures that they are being followed and arranges for new hire and annual training on this important topic.

Notice of confidentiality of domestic abuse information

The Domestic Abuse Insurance Protection Act (DAIPA) is a state confidentiality law. It protects a member's confidential information if he or she is or has been involved in domestic abuse. This act regulates insurers' and insurance support organizations' use of confidential abuse information.

In processing your application for insurance or a claim for insurance benefits, we may receive confidential domestic abuse information from sources other than you. If this happens, we are prohibited from using it or any other confidential abuse information, or your status as a victim of domestic abuse as a basis for:

- Denying or refusing to insure, renewing or reissuing, canceling or otherwise terminating (ending) your healthcare coverage.
- Restricting or excluding coverage.
- Charging a higher premium for health coverage.

You have the right to access and correct all confidential domestic abuse information we may have about you. You have the right to inform us of your wish to be designated as a protected person. As a protected person, confidential information, such as your address and phone number, will remain confidential. We will disclose and transfer it only in accordance with state and federal laws.

If you wish to be designated as a protected person, please contact NMHC at **855-769-6642**.

How we use and disclose your confidential information

We may disclose your PHI without your written authorization if necessary while providing your health benefits. We may disclose your PHI for the following purposes:

- **Treatment.** We may disclose your PHI to your healthcare provider for Plan coordination; to help obtain services and treatment you may need; or to coordinate your healthcare and related services.
- **Payment.** We may use and disclose your PHI to make coverage determinations; to obtain payment of premiums for your coverage; and to determine and fulfill our responsibility to provide your benefits. However, we are prohibited from using or disclosing genetic information to make any coverage determinations, such as eligibility or rate setting. We may also disclose your PHI to another health plan or a healthcare provider for its payment activities.
- **Healthcare operations.** We may use and disclose your PHI for our healthcare operations, such as providing customer service; to support and/or improve the programs or services we offer you; or to assist you in managing your health. We may also disclose your PHI to another health plan or a provider who has a relationship with you so that it can conduct quality assessment and improvement activities.
- **Appointment reminders and treatment alternatives.** We may use and disclose your PHI for appointment reminders or send you information about treatment alternatives or other health-related benefits and services. You will have an opportunity to opt out of future communications.

- **Disclosure to Plan vendors and accreditation organizations.** We may disclose your PHI to companies with whom we contract if they need the information to perform the services they provide to us. We may also disclose your PHI to accreditation organizations such as the National Committee for Quality Assurance (NCQA) when the NCQA auditors collect Health Employer Data and Information Set (HEDIS®) data for quality measurement purposes. When we enter into these types of arrangements, we obtain a written agreement to protect your PHI.
- **Public health activities.** We may use and disclose your PHI for public health activities authorized by law, such as preventing or controlling disease, reporting child or adult abuse or neglect to government authorities, or to close friends or family members who are involved in or help pay for your care. We may also advise your family members or close friends about your condition or location (such as that you are in the hospital).
- **Health oversight activities.** We may disclose your PHI to a government agency that is legally responsible for oversight of the healthcare system or for ensuring compliance with the rules of government benefit programs, such as Medicare or Medicaid, or other regulatory programs that need health information to determine compliance.
- **For research.** We may disclose your PHI for research purposes, subject to strict legal restrictions.
- **To comply with the law.** We may use and disclose your PHI as required by law.
- **Judicial and administrative proceedings.** We may disclose your PHI in response to a court or administrative order and, under certain circumstances, a subpoena, warrant, discovery request or other lawful process.
- **Law enforcement officials.** We may disclose your PHI to the police or other law enforcement officials, as required by law in compliance with a court order, warrant, or other process or request authorized by law to report a crime or as otherwise permitted by law.
- **Health or safety.** We may disclose your PHI to prevent or lessen a serious and imminent threat to your health or safety or the health and safety of the general public or other person.
- **Government functions.** Under certain circumstances, we may disclose your PHI to various departments of the government such as the U.S. military or the U.S. Department of State.
- **Workers' Compensation.** We may disclose your PHI when necessary to comply with Workers' Compensation laws. State law may further limit the permissible ways we use or disclose your PHI. If an applicable state law imposes stricter restrictions, we will comply with that state law.
- **Right to receive confidential communications.** You may ask to receive communications of your PHI from us by alternative means of communication or at alternative locations, if you believe that communication through normal business practices could endanger you. While we will consider reasonable requests carefully, we are not required to agree to all requests. Your request must specify how or where you wish to be contacted.
- **Right to inspect and copy your PHI.** You may ask to inspect or to obtain a copy of your PHI that is included in certain records we maintain. Under limited circumstances, we may deny you access to a portion of your records. If you request copies, we may charge you copying and mailing costs consistent with applicable law. If your information is stored electronically and you request an electronic copy, we will provide it to you in a readable electronic form and format.
- **Right to amend your records.** You have the right to ask us to amend your PHI that is contained in our records. If we determine that the record is inaccurate, and the law permits us to amend it, we will correct it. If your doctor or another person created the information that you want to change, you should ask that person to amend the information.
- **Right to receive an accounting of disclosures.** Upon your oral, written or electronic request, you may obtain an accounting of disclosures we have made of your PHI, except for disclosures made for treatment, payment or healthcare operations; disclosures made earlier than six years before the date of your request; and certain other disclosures that are exempted by law. If you request an accounting more than once during any 12-month period, we may charge you a reasonable fee for each accounting statement after the first one.
- **Right to receive a paper copy of this Notice.** You may contact Customer Care at the number on your Plan ID card to obtain a paper copy of this Notice.

If you wish to make any of the requests listed above under “*Your Individual Privacy Rights*,” you must notify the Plan in writing (unless otherwise noted).

Uses and disclosures with your written authorization

We will not use or disclose your PHI for any purpose other than the purposes described in this Notice without your written authorization. The written authorization to use or disclose health information shall remain valid, which in no event shall be for more than twenty-four (24) months. You can revoke the authorization at any time.

Your individual privacy rights

When it comes to your health information, you have certain rights. This section explains your rights and some of our responsibilities.

- **Right to request additional restrictions.** You may request restrictions on our use and disclosure of your PHI for the treatment, payment and healthcare operations purposes explained in this Notice. This may be done by means of an oral, written or electronic request from you. While we will consider all requests for restrictions carefully, we are not required to agree to a requested restriction. If we do agree to the restrictions, we will abide by them.

For more information or if you have complaints

If you have any questions about your privacy rights, believe that NMHC has violated your privacy rights or disagree with a decision that we made about access to your PHI, or if you want more information about your privacy rights or do not understand your privacy rights, you may contact our Privacy Officer at the following address or telephone number. If we discover a breach involving your unsecured PHI, we will notify you of the breach by letter or other method permitted by law.

Privacy Officer

You may contact our Privacy Officer at: New Mexico Health Connections • P.O. Box 36719 • Albuquerque, NM 87176 • **505-633-8020**

If you believe NMHC may have violated your privacy rights, you may also file a written complaint with the Secretary of the U.S. Department of Health and Human Services (HHS). Your complaint can be sent by email, fax, or mail to the HHS' Office for Civil Rights (OCR). You can file a written complaint to: U.S. Department of Health and Human Services • Office of Civil Rights • 200 Independence Ave., SW • Washington, DC 20201 • or by calling **800-368-1019**. For more information, go to the OCR website: www.hhs.gov/ocr/privacy/hipaa/complaints.

We will not take any action against you if you exercise your right to file a complaint with us or the Secretary.

We may change the terms of this Notice at any time, and we may, at our discretion, make the new terms effective for all of your PHI in our possession, including any PHI we created or received before we issued the new Notice. The new Notice will be available upon request, on our website, and we will mail a copy to you.



Get the greatest benefit from your prescription drug therapy

If you are taking prescription drugs, it's important for you to take your medication consistently. To help you do this, NMHC partnered with OptumRx®, our pharmacy benefit manager, to launch a Medication Adherence Program in October 2016.

You may receive calls or letters as part of this program. During the calls, you may have an option to be transferred to your pharmacy to ask for refills or to talk with a pharmacist at OptumRx. If you have questions about the Medication Adherence Program, please call customer service at **855-769-6642**.

Questions for the experts

Q I've heard about the HPV vaccine. Who should get it?

A Ideally, girls and boys should be vaccinated against human papillomaviruses (HPVs) before they become sexually active.

Here's why:

The three vaccines currently available—Cervarix, Gardasil and Gardasil 9—can help prevent infections from certain HPVs that are passed from person to person during sexual contact. These HPVs are linked to genital warts and several cancers, including cancers of the cervix, vulva,

vagina, penis, throat and anus.

The vaccines may not work as well, or at all, once someone is infected with an HPV.

Vaccination is available for:

- Girls and women ages 9 to 26.
- Boys and men ages 9 to 26.

HPV vaccination is especially important for girls. Widespread vaccination could help prevent

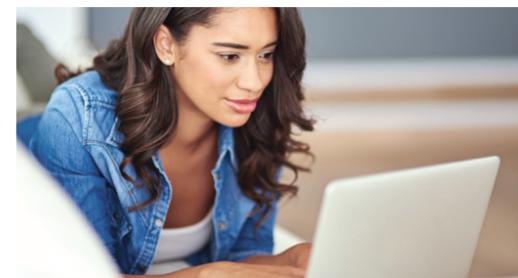
about two-thirds of cervical cancer deaths, saving thousands of lives in the U.S. alone.

If you're a parent, talk to your child's doctor about which vaccine is best for your child and when he or she should be vaccinated.

If you're an adult, talk to your doctor about whether vaccination is right for you.



For NMHC members, the HPV vaccine, along with other preventive vaccines, are **available at no cost**. You can find additional preventive health information by visiting our website, www.mynmhc.org/preventive-screenings.aspx.



Is it time for a Pap test?

A Pap test is an important cancer screening test that every woman should receive as part of her regular healthcare. But really, you can think of this test as something more—a tool for cancer prevention.

The test, which looks for cervical cancer, may also find changes in the cells of the cervix that can be treated before they turn into cancer. According to the Centers for Disease Control and Prevention, the number of American women who get cervical cancer or die from it has dropped sharply since the widespread use of the Pap test.

What's involved?

A Pap test is relatively simple and takes just a few moments to complete. It can be done during a pelvic exam by your primary care doctor or obstetrician-gynecologist.

While you lie on a table, the doctor uses an instrument called a speculum to open your vagina. Then some cells from your cervix are removed with the aid of a brush or other tool. The cells are sent to a laboratory, where they are examined for abnormalities.

According to the U.S. Preventive Services Task Force, how often you should have a Pap test depends on your age and health history. It's best to talk with your doctor to set up a screening schedule that's right for you. In general, however, you should get tested:

- Every three years beginning at age 21.
- Every five years from age 30 if you combine a Pap test with a test for the human papillomavirus (HPV)—or every three years if HPV testing is unavailable.

After age 65, testing may or may not be recommended.

Contact your doctor to see if a Pap test should be part of your next visit.

As an NMHC member, cervical cancer screenings are available at no cost. You can find additional preventive health information by visiting our website, www.mynmhc.org/preventive-screenings.aspx.

New to NMHC?

If you recently joined NMHC, welcome! We have created a page on our website just for you that provides information on many of the most common questions new members have. Visit www.mynmhc.org/new-members.aspx to learn:

- Tips on finding a primary care provider or other provider in our network.
- How our medical management programs can help you with your chronic condition or complex health needs.
- Where to find important forms.
- How to take a short but important survey that will help us learn about any specific health concerns you may have.
- And much more!

February
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Dr. Appointment
3pm
Tuesday 1/15/16

Fall 2016

MY CONNECTION is published as a health and wellness service for the members of NEW MEXICO HEALTH CONNECTIONS. Information comes from a wide range of medical experts. If you have any concerns or questions about specific content that may affect your health, please contact your primary care provider. Models may be used in photos and illustrations.

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Find us online:
www.mynmhc.org



Contact us:

Customer Service: **855-769-6642**
info@mynmhc.org

Michelle McRuiz, editor
michelle.mcr Ruiz@mynmhc.org



Learn more about our 2017 plans and enroll

During Open Enrollment, you can sign up for individual and family coverage. If you're confused about your health plan options, or are interested in an NMHC plan but have questions, we are here to help.

General information and enrollment meetings

We will host meetings at the Jewish Community Center, 5520 Wyoming Blvd. NE, Albuquerque:

- Tuesday, Nov. 15, 6 to 7:30 p.m. and 7:30 to 9 p.m.
- Wednesday, Nov. 16, 6 to 7:30 p.m. and 7:30 to 9 p.m.
- Saturday, Nov. 19, 9 to 10:30 a.m. and 10:30 a.m. to noon.
- Tuesday, Dec. 6, 6 to 7:30 p.m. and 7:30 to 9 p.m.

- Wednesday, Dec. 7, 6 to 7:30 p.m. and 7:30 to 9 p.m.

We also will host two meetings at the NMHC offices, 2440 Louisiana Blvd. NE, Suite 601, Albuquerque:

- Saturday, Dec. 10, 9 to 10:30 a.m. and 10:30 a.m. to noon.

Do you live outside of Albuquerque?

We have a list of insurance brokers (also called agents or producers) in your area who can provide advice and answer questions.

Call our sales department at **505-322-2360**, toll-free at **855-808-3568**; or search for a broker online at www.mynmhc.org/find-a-producer-broker.aspx. The broker list is sorted by city.

myconnection



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Albuquerque, NM 87110

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{ GO ONLINE }

Find a network provider—the easy way

Our provider search tool allows you to find a New Mexico Health Connections provider much more easily than before.

You can search:

- For individual providers or groups.
- By ZIP code (and within a specified distance from that ZIP code).
- By provider name and specialty.
- For providers who are accepting new patients.

Try it out. Go to www.mynmhc.org/find_a_doctor.aspx. If you need help finding a provider, call customer service and we'll be happy to help.



INSTANT ANSWERS

Find what you need to know on our website

1



TIME FOR A PAP TEST?

What's involved and when you should get one

3

Message from Martin

MORE CHOICES FOR YOU

It's hard to believe that Open Enrollment for 2017 health coverage is already underway, and Thanksgiving is around the corner. I am happy to tell you that NMHC has made some changes to our plan offerings for 2017 to give you more choices when looking for the best coverage for yourself and your family.

Making sense of how deductibles, copayments and coinsurance affect your costs can be very confusing and difficult to calculate. Many considerations go into making a smart choice. NMHC is not always the lowest-cost plan in terms of monthly premium, but if you look closely at all of the costs, you will see that our plans offer some of the best coverage for the price. You can view summaries of our 2017 health plans online:

www.mynmhc.org/enroll.aspx.

For expert advice, we can connect you to an insurance broker at no cost to you who will help you find the health plan that best fits your needs. In addition, for those in the Albuquerque area, we are offering 12 information sessions to answer questions and help you renew your insurance. See the top of this page.

At NMHC, we are looking forward to the Thanksgiving holiday with family and friends. We are grateful for you, our members, and for the opportunity to offer health plans that focus on keeping you and your family as healthy as possible. And I am grateful for the committed team of people at NMHC working to improve the health of New Mexicans.

Happy Thanksgiving!

▶ **Martin Hickey, MD, CEO of New Mexico Health Connections**



Numbers you need to know

CUSTOMER SERVICE:

855-769-6642,
Monday through Friday,
8 a.m. to 5 p.m.

- Benefits.
- ID cards.
- Billing questions.
- Claims questions, status and reconsiderations.
- Member login help.
- General information.

**OPTUMRX,
OUR PHARMACY
BENEFIT MANAGER:**
855-577-6550

**BRIOVA, CATAMARAN'S
SPECIALTY PHARMACY:**
866-618-6741