

my connection

connecting you to better health & wellness

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

COPAYMENT, DEDUCTIBLE, COINSURANCE Health insurance terms you should know



A copayment (or copay) is a fixed amount of money you pay for a healthcare service that is covered by your plan. For example, if you visit your primary care provider, you will pay a primary care copay. Different types of services usually have different copays. Many prescription drugs have copays as well. You usually have to pay your copay up front. A

copay does not apply to preventive care visits, such as an annual exam.

An annual deductible is the amount that you pay for covered healthcare services before your insurance begins to pay. After you pay all of your deductible, you usually will pay only a copay or coinsurance amount for services covered by your plan. You do not have to pay a deductible for preventive care visits or for services

for which a copay is listed in your summary of benefits and coverage.

Coinsurance is a percentage of the cost of a covered healthcare service that you usually pay after you have paid your deductible. For example, if you have a preferred provider organization plan with a \$500 deductible and a 30 percent coinsurance, you will have to pay all \$500 of your deductible before your insurance starts to pay. After

that point, you will be responsible for 30 percent of the allowed amount on covered healthcare services.

So what does this mean for you?



Learn the details of your health plan so you will be prepared to pay out-of-pocket costs. To find the summary of benefits and coverage for your plan, visit www.mynmhc.org/shop-plans-on-exchange.aspx. Click on the link for your plan. You also can call Customer Service toll-free at **877-775-0287**.

NURSEADVICESM NEW MEXICO Health guidance at your fingertips

If you have questions about a health problem and need expert guidance, you can call NurseAdvice New Mexico (NANM) around the clock, 365 days a year. NANM's staff of experienced registered nurses can answer your health-related questions. In addition, you can email your health questions to NANM if they are not urgent.

When should I call NANM?

If you or a family member is having symptoms or feeling sick, call NANM at **877-725-2552**. You can speak to a nurse who will assess your symptoms and offer you appropriate care advice. This type of personalized service is best accomplished by speaking with a person "live."

When should I email NANM?

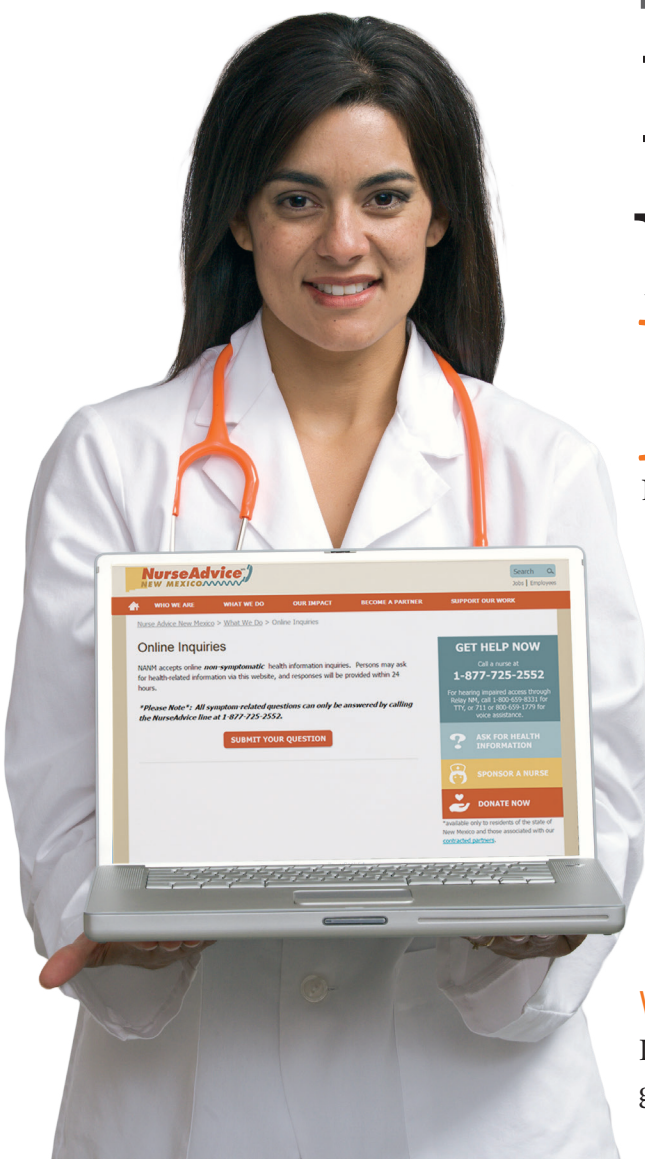
If you are not sick or injured and are seeking general health information, then you can send a

nurse your question via the NANM website.

1. Go to www.nurseadvice.org and select "Ask for Health Information."
2. Click the "Submit Your Question" button. You will be taken to a secure web page.
3. Complete the online form and click "Submit" at the bottom of the page.
4. A registered nurse will respond to your health question via email within 24 hours.

What kinds of information may I send online?

- Questions about a lab test your doctor ordered or a medication you are taking.
- Questions about a particular health problem or diagnosis.
- Questions about a certain diet—for example, to help treat diabetes.
- Questions about when your sick child should return to school.



Colorectal cancer Say yes to a test

+ There might be a thousand things you'd rather do than get screened for colorectal cancer.

But if you're age 50 to 75, it's time to say yes to a test. Why? Consider:

1. Colorectal cancer is the second leading cancer killer in the U.S. Getting screened helps you avoid becoming part of that statistic.
2. Screening can spot cancer early, when it's easiest to treat. If you wait for symptoms to develop, the disease is likely to be in an advanced state.
3. Screening may prevent cancer. That's because most cases of colorectal cancer start as a growth (polyp) inside the colon. Some screening tests allow a doctor to find and remove these growths before they become cancerous.
4. Colorectal cancer can run in families. If your test reveals polyps or cancer, your children or other close relatives may be at a higher risk for the disease. Knowing that, they may choose to get screened sooner than age 50, which can reduce their chances of developing the disease.

All of our plans cover colorectal cancer screening at no cost. Contact Customer Service to learn more about your benefits and for assistance finding an in-network provider at **877-775-0287** or on our website, www.mynmhc.org.

You can learn more about other preventive screenings in A.D.A.M., our multimedia learning tool that can help you understand and manage your health better. Visit www.mynmhc.org/preventive-screenings.aspx to learn more.

We are interested in learning more about you, your health and how we can ensure you are getting the recommended care you need. Please visit this link to take a short survey on colorectal cancer screening: www.research.net/r/clinicalscreening.

Sources: American Cancer Society; Centers for Disease Control and Prevention; Healthfinder.gov



RANCHER IS GRATEFUL FOR NMHC COVERAGE “I’m on a winning team”

Dominic Gonzales had never been insured in his adult life before he joined New Mexico Health Connections (NMHC). But as he learned about the tax penalties of remaining uninsured, he figured it would cost him less to buy coverage and chose a silver HMO plan.

Fourteen days after his coverage became effective, Gonzales, a rancher in northern New Mexico, fell. He developed a subdural hematoma—a pooling of blood between the covering and the surface of the brain. Subdural hematomas can cause serious brain injury, even death. Emergency surgery at CHRISTUS St. Vincent Regional Medical Center in Santa Fe saved Gonzales’ life.

But that wasn’t the end of

his health problems. During his presurgery workup, doctors discovered that Gonzales had leukemia. Fortunately, it is a slow-growing type that has been responding well to treatment.

Having two major health scares at once was overwhelming for Gonzales, but NMHC helped him make sense of his coverage and care. After leaving the hospital, he began receiving our case management services.

Carmen Meyer, RN, Lead Case Manager, “has been wonderful,” Gonzales says. “She’s very helpful when it comes to things like how to follow up with doctors, what questions to ask. She puts the information out there and lets me decide for myself; she doesn’t tell me what to do. And she talks to me on a level that makes sense to me.”

Throughout his membership with NMHC, Gonzales has been a fan and has even convinced others to choose NMHC.

“What first impressed me is that NMHC is local,” he says. “I could walk into the office at almost any time if I needed to. I’ve always had good luck with getting someone to answer my questions.”

And he was impressed with the number of people who signed up with NMHC. “Seeing the market share NMHC got statewide after that first sign-up period, I thought, ‘I’m on a winning team.’”

More than anything, Gonzales is glad to be back to his routine on the ranch. “My health insurance helped me get my life back. My friends and family were there for me, but my insurance was right along with me.”

Preventing prescription opioid overdose



Pain medications called opioids are often used to treat moderate to severe pain. Examples of opioid drugs include morphine, hydrocodone, oxycodone, methadone and fentanyl. These drugs are available only by prescription. They can be very effective, but they also come with health risks.

Since 1999, overdose deaths from the use of opioids (which includes both prescription opioids and heroin) have, roughly, quadrupled. The Centers for Disease Control and Prevention (CDC) has stated that the United States is having an opioid overdose epidemic.¹ The Food and Drug Administration (FDA) and the CDC recently published guidelines and action plans to

address this public health issue.^{1,2}

Before taking opioids, talk to your doctor about your options.

Ask if there are other things you could do to treat your pain, such as exercise or physical therapy.

Ask if there are other types of drugs that may be effective for your pain. These might include nonsteroidal anti-inflammatory drugs (NSAID), such as aspirin, ibuprofen and naproxen. Certain antidepressants may help also.

If you are considering taking opioids or are currently taking an opioid:

- Follow the directions on your prescription. Do not take more than prescribed or more often than prescribed.
- Whenever possible, take the

medication for only a short period of time. For an acute injury, this may mean only a few days.

- Talk with your doctor about any other drugs you are taking, such as:
 - Sleep aids.
 - Muscle relaxers.
 - Anxiety drugs.
 - Other opioid drugs.
 - Homeopathic or herbal products.
- Tell your doctor if you drink alcohol.
- Follow up with your doctor on a regular basis. Tell him or her about any unpleasant side effects from the opioids.

¹ www.cdc.gov/drugoverdose/prescribing/patients.html

² www.fda.gov/newsevents/newsroom/factsheets/ucm484714.htm

Keeping the cost of diagnostic tests down

When your doctor orders a diagnostic test—like lab work, x-rays or high-tech imaging—he or she wants to get a more complete picture of your health. High-tech imaging, such as an MRI, can detect disease and guide treatment for many conditions. And it does this with less pain and fewer risks than more invasive methods, such as biopsies.

However, these tests are costly. Did you know that where you have your test can help drive the cost of healthcare up or down? Many outpatient or freestanding testing facilities charge less than hospitals charge for the same test.




So why are hospital prices higher? Hospitals are open all the time. They often charge higher fees for their availability. This helps to offset their operating costs and the need to provide services around the clock.

Hospital costs often reflect the extra attention a patient needs for tests done while an inpatient due to the severity of the patient's condition.

Hospitals also may charge fees for high-tech tests to support some other services for which they receive low reimbursement from insurance companies.

Hospitals can charge Medicare and other third-party insurers a facility fee. This practice leads to even more price inflation.

Examples of differences in average billed amounts

	Hospital-based facility	Nonhospital-based facility
 X-ray of foot	\$500	\$40
 CT of abdomen	\$7,500	\$440
 MRI of lower limb	\$3,700	\$360

+ If you live in an area with outpatient lab, x-ray and high-tech imaging (CT and MRI) centers and if you are not having an emergency, talk to your doctor about getting your tests at one of these nonhospital-based facilities. Be sure the facility is in our provider network!

When we all work together on lowering costs, we can and will make a difference.

List of formulary alternatives now available

To help you get the most out of your prescription drug benefit, we have created a list of formulary (drug list) alternatives. The list can help you find alternatives to medications that:

- Are not on our formulary.
- Are nonpreferred drugs.
- Require prior authorization or step therapy.

You can find the list on the "Pharmacy/Formulary" page of our website: www.mynmhc.org/formulary.aspx.

Message from Martin



FACING HARD FACTS TOGETHER

Iwant to talk frankly with you about a difficult subject. You may have heard that health insurance rates are going up significantly next year across the nation. First of all, I want you to know that as a company committed to offering New Mexicans affordable access to health coverage, we are not happy about this. The promise of the Affordable Care Act (ACA) was that the market would help keep premiums affordable. However, many factors have come together to create a different result.

The rate increases happening across the country are caused by several things. One is the financial

impact of millions of previously uninsured people entering the healthcare system and receiving care for the first time. This care is often costlier because chronic conditions that have gone untreated for so long often need intensive services. Another is due to changes that ACA made to what we call the "three Rs": risk adjustment, risk corridors and reinsurance. The three Rs are a mechanism within the ACA that were designed to help ease the switch to a new healthcare coverage model. But mostly they have led to steep, unintended premium increases.

I know this is difficult news to hear. We are working hard to develop plans that are as affordable as possible given the changes in the industry thus far. Our focus always will be on helping you and your family be as healthy as possible. Therefore, we will continue to offer plans with \$0 copays for many generic prescription medications. We are also expanding our \$0 copay to cover all behavioral health visits for most plans. By law, we must take in enough money to cover claims. But as a nonprofit health plan, we put you first. We have no shareholders to please or new buildings to pay for.

We entered the New Mexico market in 2012 to help change healthcare for the better, and we are keeping that promise. Let me say again that we are as unhappy about the need for these increases as you are. As you review your 2017 coverage options, we can help you navigate the system to make the best choices for yourself and your family. We value your membership and will do all we can to help you stay healthy.

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

Find freestanding radiology providers online

To do a general search for in-network providers on our website, visit www.mynmhc.org/find_a_doctor.aspx. On that page, you can find easy-to-browse sections of our provider directory, including a list of freestanding radiology providers. Scroll down to the "Radiology Services—Freestanding Providers" section, and click on the link.

Summer 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



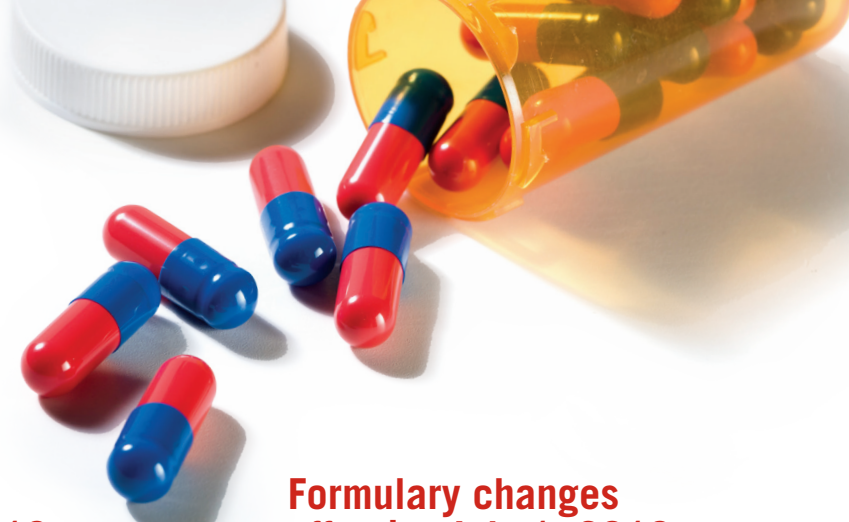
Contact us:

Customer Service: **877-775-0287**
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Updates to our formulary

Our pharmacy benefit manager, OptumRx, has made the following changes to our formulary (list of covered drugs). You can find our complete formulary on our website, www.mynmhc.org/formulary.aspx.



Formulary changes effective May 1, 2016

Moving to a nonpreferred brand tier	Moving to a specialty (nonpreferred brand) tier
<ul style="list-style-type: none"> • Cresembe • Invega Trinza • Narcan • Rexulti • Veltassa • Zyprexa Relprevv 	<ul style="list-style-type: none"> • Coagadex • Daklinza • Orenitram • Portrazza • Uptravi • Zepatier • Zykadia

Formulary changes effective June 1, 2016

Moving to a nonpreferred brand tier	Moving to a specialty (nonpreferred brand) tier
<ul style="list-style-type: none"> • Incruse Ellipta 	<ul style="list-style-type: none"> • Kanuma

Formulary changes effective July 1, 2016

Moving to a preferred brand tier	Moving to a nonpreferred brand tier
<ul style="list-style-type: none"> • Trulicity 	<ul style="list-style-type: none"> • Jardiance

What is a tier?



Drugs in our formulary are arranged into tiers. The tier that a drug is in determines its cost to you, the health plan member.

myconnection



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Albuquerque, NM 87110

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{ GO ONLINE }

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!

WELCOME!

GLAD YOU'RE HERE

GREETINGS



DOUBLE DOSE OF TROUBLE

NMHC helped Dominic get his life back when problems hit

2



LOWER YOUR HEALTH BILL

How to avoid paying more for a diagnostic test

3

Bug basics

HOW TO AVOID THINGS THAT BITE AND STING

Do you feel like a target for bugs when you venture outdoors?

While you might not be able to avoid every encounter with the insect world, you can actually do a lot to steer clear of bug bites and stings. And doing so may help protect your health. Stings can be dangerous if you are allergic, and bug bites can spread diseases, such as West Nile virus and Lyme disease.

Here are some tips from the American College of Emergency Physicians and other experts.

- **Offer no safe harbor.** Standing water attracts mosquitoes, and soon you have a breeding ground in your yard. Get rid of—or frequently empty—buckets, pet dishes and other potential water sources. And keep pests out of the house with window screens or netting.
- **Apply for protection.** If you are heading into insect territory—such as woody, brushy or grassy areas—repellents containing DEET can help ward off stings and bites. Be careful not to use any insect repellents on babies, however. Repellents used on older kids should contain

no more than 30 percent DEET.

- **Be unattractive—to bugs, that is.** Insects can be attracted to fragrances. So don't use heavily scented products, and forgo perfume.
- **Cover up.** Wear long sleeves and long pants.
- **Get help.** Seek medical treatment right away if you are bitten or stung and experience symptoms such as wheezing, hives, nausea, vomiting, dizziness, trouble breathing, chest tightness, and itching or swelling of any part of the face.

Numbers you need to know

CUSTOMER SERVICE:
877-775-0287,
Monday through Friday,
8 a.m. to 5 p.m.

- Benefits.
- ID cards.
- Payment and billing questions.
- Claims questions, status and reconsiderations.
- Changes to member information
- Member login help.
- General information.

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

BRIOVA, OUR SPECIALTY PHARMACY:
866-618-6741