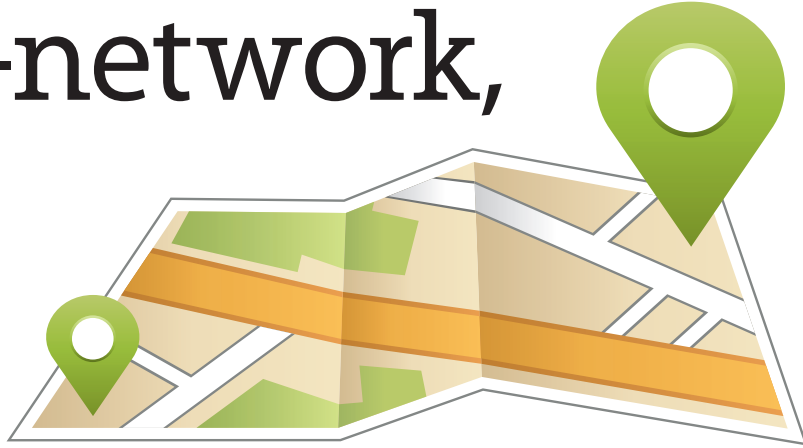


# my CONNECTION

connecting you to better health & wellness

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

## Stay in-network, save money



### CHOOSING THE RIGHT EMERGENCY DEPARTMENTS, URGENT CARE CENTERS, HOSPITALS, AND LABS

**O**ur provider network contains more than 7,500 providers all over New Mexico and in the border areas of Lubbock and El Paso, Texas. Providers include not only doctors, but also hospitals, labs, urgent care centers and emergency rooms. When you stay in-network for all your provider visits, you can avoid racking up higher out-of-pocket costs. And facilities we are not contracted with charge us more than those with a contract. So staying in-network benefits not only you, but also New Mexico Health Connections (NMHC). Anything we can do together to hold down the total cost of healthcare helps all NMHC members.

#### Emergency department and urgent care visits

**In the Albuquerque/Rio Rancho area, all Presbyterian clinics and hospitals are out of our network.** If you need emergency care in the Albuquerque or Rio Rancho area, please go to one of the three local Lovelace hospitals, the Heart Hospital of New Mexico, or one of the two University of New Mexico hospitals, if at all possible. These facilities are in-network.

If you need urgent care, please take a moment to review the list of in-network urgent care centers at [www.mynmhc.org/find\\_a\\_doctor.aspx](http://www.mynmhc.org/find_a_doctor.aspx). Look for “View a listing of urgent-care centers and walk-in clinics in our network.”

#### Lab and radiology services

Be aware that some in-network hospitals work with out-of-network providers for lab and radiology services. These providers may take and read your x-rays or draw and run your lab tests inside the in-network hospital. If those lab and radiology providers are not in our network, they can and will bill you directly for their services. In addition, you may receive a bill for a facility charge from a lab, draw station (a walk-in facility that collects specimens for lab work) or radiology department within the hospital.

If you receive lab or radiology services in a hospital and you are not having a medical emergency, always ask if the radiology or laboratory provider in the hospital is in the NMHC network. If it isn't, ask to have your services done at a freestanding (not associated with a hospital) radiology provider in our network.



## ‘They are there for me’

**+** Before the Affordable Care Act, healthcare coverage seemed permanently off-limits for Daniel Boardman, an Albuquerque restaurant owner. “I’ve been diabetic and self-employed my entire adult life,” he says. “And health insurance was a difficult thing to find.” He was considered uninsurable. But in 2014, he joined NMHC with a silver HMO plan, and he upgraded to a gold HMO plan for 2016.

“I have fairly advanced diabetic eye disease, and to save my vision, I have to get eye injections and laser treatments every month,” Boardman says. “From the intensive treatment, my eye health has stabilized and my vision has actually improved. I’m grateful for my health plan.”

After joining NMHC, Boardman, who hadn’t seen a primary care doctor in years, became established with one and got caught up on his preventive care. He also obtained an insulin pump to give him greater control over his blood glucose, which he says will add years to his life. “There was a big learning curve for me with the pump,” he admits. “But it absolutely has been worth it.”

Whenever he has a question about his coverage or billing, NMHC is quick to respond, he says. “I feel that, as a non-profit, New Mexico Health Connections is there for me.”

### Do your homework

Before your medical visit, find a complete listing of in-network labs, lab draw stations, radiology providers, and urgent-care centers at [www.mynmhc.org/find\\_a\\_doctor.aspx](http://www.mynmhc.org/find_a_doctor.aspx).

Select the “ONLINE PROVIDER SEARCH TOOL” button to start your search, then click on “ORGANIZATION” in the upper left corner. When you want to search for an individual provider, such as a doctor, click on “INDIVIDUAL.” To find freestanding radiology providers, scroll down on the page to the “Radiology Services–Freestanding Providers” heading.





## PRENATAL SCREENINGS

# Checking in on baby

**E**ven before your baby is born, you may feel that most basic maternal instinct take hold: the need to protect and care for your little one.

Through prenatal screenings, you actually can begin caring for your unborn baby. They are a very important part of making sure your baby and you stay as healthy as possible.

Screening tests can help the doctor monitor your baby's development. And they can help catch potential problems early. Some can also help your doctor learn more about whether your baby is at risk for birth defects or other health issues.

Here are a few of the common tests you'll likely encounter during your pregnancy.

**Urine tests.** Urine samples are checked for sugar, protein and bacteria, which can indicate if you have diabetes, kidney problems or bladder issues.

**Glucose tests.** Some women develop diabetes while pregnant, a condition called gestational diabetes. Glucose screening usually involves drinking a sugary drink, followed by blood tests to see how your blood sugar levels respond.

**Other blood tests.** Blood tests are used to gain information about a range of important details, like your blood type and whether you are anemic.

Blood tests are also used to determine if you are immune to certain diseases (like chicken-pox) that could affect your baby if you become infected while pregnant.

In addition, they can alert your doctor to problems like infections, including HIV.

**Ultrasound.** Sound waves are used to make a picture of your baby's body and internal organs. Ultrasound is one way your doctor can get a closer look at your baby's growth and development. Plus, you might be able to learn the sex of the baby. Your doctor may advise you to have one routine ultrasound when you are between 16 to 20 weeks. If you are not having any complications with your pregnancy, you do not need additional ultrasound tests.

**Other tests.** Some other tests are not always routine, but your doctor may recommend them based on your age or medical history. These include:

- **Screening for birth defects or genetic disorders.** This may involve testing blood and sometimes having an ultrasound. These screenings can help you learn your baby's risk of conditions such as Down syndrome and cystic fibrosis. They are not used for diagnosing such problems, however.
- **Amniocentesis.** This procedure involves getting a sample of amniotic fluid and cells using a needle. It can help diagnose conditions such as Down syndrome and spina bifida.
- **Chorionic villus sampling.** Similar to amniocentesis, this test uses cells from the placenta to check for certain chromosomal or genetic disorders, including Down syndrome and cystic fibrosis.

If you need help finding an obstetrician (OB), midwife, birthing center, or pediatrician, please call us at **877-989-7303**.

Sources: American College of Obstetricians and Gynecologists; Office on Women's Health

### More information for you and your baby online

**+** Did you know that we have lots of expert information about prenatal health on our website? You'll learn how to prepare for your baby and what to expect during your pregnancy and delivery and afterward.

Bookmark [www.mynmhc.org/moms-to-be-pregnancy-resources.aspx](http://www.mynmhc.org/moms-to-be-pregnancy-resources.aspx). When you visit that page and click "Your Healthy Pregnancy," you'll find A.D.A.M., a complete resource for health and wellness throughout all stages of life.

## Obesity and cancer

**Y**ou know that tobacco use is linked to cancer. But you might be surprised to hear the National Institutes of Health state that obesity will probably replace tobacco as the top risk factor for cancer.

In a major 2003 study, the American Cancer Society looked at data on obesity and cancer from a group of 900,000 American adults that they had studied for 16 years. The researchers found that the most obese women had a 62 percent increase in their risk of dying from cancer than women of normal weight. Obese men had a 52 percent increase in risk. The study found that the increased risk involved a wide range of types of tumors, including colorectal, liver, gallbladder, pancreas, esophagus, prostate, breast, uterine, endometrial and ovarian.

The researchers concluded that being overweight or obese was associated with almost 20 percent of all cancer deaths in the U.S.

### Why the risk?

Scientists say that the body responds to the growth and death of fat cells. This response is inflammatory and confined to a specific area of the body. It's possible that the body's response contributes to the growth of some cancers.

The rate of obesity in the U.S. keeps rising. The number of calories we take in each day increases; at the same time, we have become less physically active. As a result, many Americans eat more than what their bodies really need.

### Be great at losing

To lose weight, try learning healthier new



habits. Among Americans who have succeeded at losing weight:\*

- 78 percent eat breakfast every day.
- 75 percent weigh themselves weekly.
- 62 percent watch fewer than 10 hours of TV a week.
- 90 percent exercise one hour a day.

\*Source: National Weight Control Registry.



# Getting to know you

**N**o matter what state of health you're in, we want to know about it. We have two online tools to help us understand your health situation and assist you when needed.

## Healthy Check-Up questionnaire

We created this 12-question interview to get a snapshot of your health and what healthcare services you have used in the past year. We keep your information confidential. Depending on your answers, we may contact you about health resources in your area. If needed, we will help you find an in-network provider.

Complete the Healthy Check-Up by visiting [www.mynmhc.org/new-members.aspx](http://www.mynmhc.org/new-members.aspx). Scroll to the bottom of the page.

## Health Appraisal

The Health Appraisal (HA) is longer than the Healthy Check-Up. After you finish and submit the HA, you'll get results that will tell you in which areas you are doing well, maintaining, or may need improvement. The HA also is confidential. Take the HA at [www.mynmhc.org/health-risk-assessment.aspx](http://www.mynmhc.org/health-risk-assessment.aspx). From there, you will be directed to our secure member portal to log in and take the HA.

## How do I...

### { PAY MY NMHC BILL? }

You receive an invoice (bill) for your premium each month. Your premium is the amount you pay for your health plan. You should pay your bill within 10 days of receiving it. You can pay online, by phone, by automated bank withdrawal, by check and by cash. Visit [www.mynmhc.org/pay-my-bill.aspx](http://www.mynmhc.org/pay-my-bill.aspx) for details.

### { FIND IMPORTANT PLAN DOCUMENTS ONLINE? }

Looking for a list of the prescription drugs we cover (formulary), a provider directory, or your evidence of coverage (member handbook)? To save resources, we don't mail those materials automatically. But you can find them all on our website.

**Formulary:** Go online to [www.mynmhc.org/Formulary.aspx](http://www.mynmhc.org/Formulary.aspx). Scroll down to "Updates to the OptumRx Formulary (Drug List)" and click on the "Prescription Drug Formulary + \$0 Copay Medications" link. We update this list four times per year.

**Provider directory:** Go to [www.mynmhc.org/find\\_a\\_doctor.aspx](http://www.mynmhc.org/find_a_doctor.aspx). You'll find a lot of information on this page. Click on "ONLINE PROVIDER SEARCH TOOL" to do a basic search, or scroll down to find other types of providers.

**Evidence of coverage (member handbook):** If you have an individual plan, go here: [www.mynmhc.org/Member\\_Handbook.aspx](http://www.mynmhc.org/Member_Handbook.aspx). If you have an employer group plan, go here: [www.mynmhc.org/Member\\_and\\_Employer\\_Handbooks.aspx](http://www.mynmhc.org/Member_and_Employer_Handbooks.aspx). These handbooks give you complete descriptions of what is and is not covered, how your plan works, your rights and responsibilities, the appeals and grievance process, and much more.

**Don't have Internet access?** If you are not able to get online, we will mail you hard copies. Send an email to [info@mynmhc.org](mailto:info@mynmhc.org) or call Customer Service at **877-775-0287**.



## Have diabetes? Take note

We cover many medications and supplies used to manage diabetes. To get the most out of your pharmacy benefit, talk with your provider about using the products that are on our formulary (list of covered drugs). Using only those products can save you money.

Our preferred products include:\*

- Long-acting insulin: Lantus®.
- Short-acting insulin: Novolog®.
- Novo insulins, including Novolin® N, Novolin® R, and Novolin® 70/30.
- LifeScan blood glucose test strips, including SureStep®, OneTouch®, and FastTake®.
- Liberty blood glucose test strips.

\*We update our formulary four times per year. To find the most up-to-date list of the drugs we cover, go to [www.mynmhc.org/formulary.aspx](http://www.mynmhc.org/formulary.aspx) and scroll down to "Updates to the OptumRx Formulary (Drug List)."

## A change to your mail-order prescription copay

In 2015, you paid two copayments for a 90-day mail-order supply of your medication, and three copayments for the same supply in a retail location (e.g., at your pharmacy). This benefit has changed for 2016. You now need to pay three copayments for a 90-day mail-order supply, just as you would at a retail pharmacy.



### Spring 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](http://www.mynmhc.org)



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# Focused on you

Last spring, 477 of our members in both HMO and PPO plans took part in a national survey that measured member satisfaction. The survey asked members to provide feedback about our performance during our first year in business. Thanks to all who responded.

This survey also asked over 64,000 people from around the U.S. the same questions about their respective health plans. The survey feedback told us whether we performed much better than, less than, or equal to other qualified health plans around the country.

Based on the survey results, NMHC scored equal to all the other health plans in most rating categories. However, for HMO plans, we scored **significantly better on health plan customer service**. We are proud that our focus on putting the member first showed in your survey responses.

We noted that at times you felt your providers did not have as much information as possible about you to make sure your care was coordinated well. We have shared this feedback with our network of providers so that they can know how to improve their service to you.

# myconnection



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Permit No. 44

{ GO ONLINE }

## Watch this!

Sometimes it's easiest to learn by watching. That's why we've created a couple of brief how-to videos for you. One covers how to pay your bill; another gives you an overview of our member portal. More are on the way. Find them on [www.mynmhc.org/videos.aspx](http://www.mynmhc.org/videos.aspx).

We have also linked to the federal government's useful video series *From Coverage to Care*. These videos explain how to find a primary care doctor, how to get the most out of your doctor visits, what important insurance terms mean and more.



**KNOW YOUR RISK**  
Does obesity cause cancer?  
**2**



**GET ANSWERS**  
You have questions. We're here to help.  
**3**

## Message from Martin



## MINDING YOUR HEALTH—AND YOUR BUDGET

**2016** is off to a great start. As I write this, it is the middle of winter, and open enrollment is just coming to a close. We are delighted to welcome our new members as well as those of you who have been with us from the beginning.

I'd like to remind you to find a primary care provider (PCP) who is in our network, if you haven't already. Your PCP is often your first line of defense in safeguarding your health before serious health problems develop. NMHC's model of healthcare is based on the partnership between you, your PCP, and us. We want to help you attain and maintain your best health. Now is the time to schedule a visit with your PCP so that you have that partnership when you need it.

As a non-profit CO-OP health plan, another goal of ours is to make healthcare easier to understand and more affordable for all. In this newsletter, you'll find an article about some brief videos we have created to answer some common insurance questions. And our cover story informs you how to keep your costs—and our expenses—down by choosing in-network doctors, emergency rooms, labs and other providers whenever possible.

We're committed to being a catalyst for positive change in healthcare. We've been around only a short while, but already we are seeing benefits from our model of care. Our members are getting the care they need to help them stay as healthy as possible. Tell us how we're doing. Send an email to [info@mynmhc.org](mailto:info@mynmhc.org).

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

## Numbers you need to know

**CUSTOMER SERVICE:**  
877-775-0287,  
Monday–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