

# BlueSalud<sup>SM</sup>

## Frequently Asked Questions



### What is Salud!?

Salud! is New Mexico's Medicaid managed care program. Salud! members are enrolled with a managed care organization (MCO). Blue Cross and Blue Shield of New Mexico (BCBSNM) is one of the MCOs offering Medicaid coverage. BCBSNM's plan is called BlueSalud.

To learn more about Salud!, visit the [HSD/MAD website](#).

### How does the BlueSalud Plan work?

With BlueSalud, you choose a primary care provider (PCP) from our statewide provider network. Your PCP will coordinate all of your health care. Your PCP will be the doctor who knows your health care needs the best. You must choose a PCP when you enroll.

Services are covered at 100%. (A few services require WDI or SCHIP members to pay a copayment. A copayment is a fixed dollar amount members must pay for a service at the time they receive care.) You do not have to meet a deductible. You do not have to fill out claim forms when you see a participating provider. See your benefit information for details.

### What is a provider?

A provider is a licensed doctor, facility, or health care professional. Your PCP is a provider. Providers deliver medical products and services to health plan members.

### What is a participating provider?

A health care professional or a facility that is contracted with BCBSNM to provide services to members. Participating providers are also called in-network providers.

### What is an in-network provider?

A provider that is contracted with BCBSNM to provide medical services to members. Also called a participating provider.

### What is an out-of-network provider?

A provider that is not contracted with BCBSNM. Also called a non-participating provider.

### What is a Primary Care Provider (PCP)?

Your PCP coordinates all your health care. Please call your PCP whenever you have a health need. You must choose a PCP upon enrollment.

## **Why is it important to get to know my PCP?**

Your PCP knows you best. Your PCP knows your medical history and present state of health. This allows your PCP to make the best decisions when you need medical care, especially during an emergency. Your PCP can also help arrange visits to specialists.

## **What if I'm sick and my PCP is not available?**

Participating providers have agreed to be accessible 24 hours a day for our members. Call your PCP to learn how to get care. If your PCP is unavailable, he or she will have another doctor provide care.

## **How do I change my PCP?**

If you would like to change your PCP, please contact BCBSNM Customer Service. Use the toll-free number on the back of your member ID card.

## **What happens if my PCP or medical group leaves the network?**

If your PCP or medical group leaves the network, you will be notified. To select a new PCP, please contact us. Call the toll-free number on your member ID card.

## **When do I need prior approval/authorization?**

Certain services require approval from BCBSNM. If approval is not obtained, those services will not be covered. See the *Member Handbook* for a list of services requiring prior approval. To request prior approval, you or your provider must call BCBSNM Health Services. Call 1-877-232-5518, Monday through Friday, 8 a.m. to 5 p.m. Mountain Time.

BCBSNM providers know which services need prior approval. They can handle the details for you. Make sure prior approval is received if:

- you are admitted as an inpatient
- you receive any of the services listed as needing approval
- you visit a provider that is not in our provider network

Without approval in these situations, coverage will be denied.

## **Can I get a second opinion?**

Yes. You can get a second opinion for any procedure or treatment. Your doctor can recommend a specialist. You or your doctor can contact BCBSNM for assistance.

## **Do I need a referral to see a specialist?**

No. However, make sure the specialist is in network. Also see if the services are covered by your plan before you make an appointment. Otherwise, you will be responsible for costs of services not covered. Even if you don't need a referral for some services with specialists, you may need prior approval. Ask your PCP. Your doctor knows your medical history. Your PCP is best qualified to coordinate your medical care, including visits to specialists.

## **What is a medical emergency?**

An emergency is a sudden medical condition with severe symptoms, including intense pain. Without immediate medical help your health and life could be in danger. Emergency conditions can damage bodily functions. They can cause serious injury to body organs or parts. Emergency conditions can also cause disfigurement. Examples of emergencies are:

- heart attack
- poisoning
- severe allergic reaction
- convulsions
- unconsciousness
- uncontrolled bleeding

Services received in an ER or other trauma center must meet the definition of “emergency” to be covered. Services received in a doctor’s office or urgent care facility are not considered emergencies.

See the *Member Handbook* for guidelines on emergency care coverage.

## **What do I do in an emergency?**

Blue Cross and Blue Shield of New Mexico wants to ensure you receive proper care in an emergency.

Here’s what you need to do:

- In an emergency, go to the nearest hospital or trauma center.
- You can call 911 or other community emergency resources for assistance in life-threatening situations.
- You do not need approval for emergency services.
- Please call BCBSNM within 48 hours of the admission. Our number is on the back of your member ID card.
- Call your PCP as soon as reasonably possible after receiving emergency care or being admitted as an inpatient to arrange for follow-up care.

**Note:** Emergency services are reviewed. If they are determined to be non-emergency services, coverage may be denied.

## **How can I get emergency care when traveling?**

If you are traveling and need emergency care, go to the nearest emergency room or trauma center. When you return home, call your PCP or care coordinator to arrange follow-up care.

## **What is urgent care?**

Urgent care is medical treatment for a condition that is not life threatening. The condition requires prompt medical attention to prevent serious health problems. Examples include sprains, high fever, and cuts that require stitches. See the *Member Handbook* for guidelines on urgent care coverage.

## **How do I get urgent care?**

If you don't have an emergency condition but feel you need prompt medical attention, go to an urgent care center in our network. You can also call the 24/7 Nurseline. **Note:** Your wait time at urgent care may be shorter than if you go to an emergency room. It's important to save the ER for emergencies.

## **What should I do if I lose my ID card?**

You can request a new ID card online. Simply log in to [Blue Access for Members<sup>SM</sup>](#) and select "Request ID card" from the "I need to" drop-down menu. Or you can call Customer Service. It will take up to two weeks to receive a new card.

## **How does the prescription drug plan work?**

Please see [Prescription Drug Benefits](#) for information.

## **What if I have questions about my benefits?**

Call BCBSNM Customer Service 6 a.m. to 8 p.m. MT, Monday through Friday, and 8 a.m. to 5 p.m. MT on weekends and holidays (closed Thanksgiving, Christmas, and New Year's Day). If you call after hours, leave a message. We will return your call by the next business day. Call the toll-free number on the back of your member ID card. Please have your ID card when you call. You may also email your questions to Customer Service.

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