



Pre-existing Conditions

What is a pre-existing condition?

A pre-existing condition is a physical or mental condition for which medical advice, medication, diagnosis, care, or treatment was recommended or received within a specified time period before a person's initial enrollment eligibility date with Blue Cross and Blue Shield of New Mexico (BCBSNM). Pregnancy and pregnancy-related diagnoses are **not** considered pre-existing conditions. Many health plans have pre-existing conditions limitations which specify a waiting period during which services for the pre-existing condition will not be covered by the new plan.

How does a pre-existing condition affect my health coverage?

If your health plan has a pre-existing conditions limitation, your *Benefit Booklet* will state the waiting period. If we determine that you have a pre-existing condition AND your health plan has a pre-existing conditions limitation, any services you receive **that are related to that condition** will be subject to the waiting period. The waiting period **will not affect** any health services that are not related to the condition. Also, if you had health insurance coverage before becoming a BCBSNM member, your waiting period may be reduced (see below, "*Is there ever a reduction in the waiting period?*").

Is there ever a reduction in the waiting period?

The pre-existing conditions waiting period will be reduced for any member who had comprehensive medical/surgical insurance coverage that was either still in effect, or was terminated within 95 days of his/her initial enrollment eligibility date with BCBSNM. The pre-existing conditions waiting period will be reduced by at least the length of time you were continuously covered under the prior plan. Proof, in the form of a Certificate of Creditable Coverage (issued by your previous health plan), is required at enrollment.

For any employee (and his/her eligible dependents) who lost group coverage due to military service, was re-employed and applied for reinstatement of coverage according to the guidelines of USERRA of 1994, the group's pre-existing conditions waiting period will continue to be credited during the employee's military service.

How do I get a Certificate of Creditable Coverage?

Your previous health care plan is responsible for providing this information to you. Call the Customer Service department of your previous insurance carrier if you need a certificate.

Are there exceptions to the pre-existing conditions limitation?

Yes, the following members are not subject to the pre-existing conditions limitation:

- A newborn child added to coverage within the time limits specified under your plan.
- An adopted child under age 18 or the child under age 18 placed in the member's home for the purpose of adoption added to coverage within the time limits specified under your plan.

What if I receive a Pre-existing Conditions Questionnaire?

As part of researching claims and determining pre-existing conditions, BCBSNM may send a Pre-existing Conditions Questionnaire to a provider. If you received services for a possible pre-existing condition from a provider who is not contracted with BCBSNM, we will send the questionnaire to you; it is your responsibility to have the form completed and returned to us for review.