






Plan Year 2023 Individual Retail Products

Links to Summaries of Benefits and Coverage (SBC) and Plan Comparison Charts for Blue Cross and Blue Shield of New Mexico (BCBSNM) qualified health plans in the individual ACA market

Plan Comparison Charts

Comparison Chart	Links to Charts
BCBSNM Plan Comparison Charts Combined	English • Spanish
BCBSNM Gold Plan Comparison Chart	English • Spanish
BCBSNM Silver Plan Comparison Chart	English • Spanish
BCBSNM Bronze Plan Comparison Chart	English • Spanish

Key

-  Off-exchange plans
-  On-exchange "base" plans with no cost-sharing reductions (CSRs)
-  On-exchange plans with CSRs:
Zero and LCS plans are available to eligible Native Americans. Plans with an actuarial value (AV) of 73% and state-funded out-of-pocket assistance (SOPA) plans with an AV of 85%, 90%, 95% and 99% are available to eligible consumers meeting household income requirements.

Gold Plans

Plan Name	Plan Variance Description	Link to SBC Document
Blue Community Gold HMO SM 205 - Off Exchange	Off-exchange Plan	Summary of Benefits
Blue Community Gold HMO SM 205	On-exchange "Base" Plan	Summary of Benefits
Blue Community Gold HMO SM 205 - Turquoise 3 with EXTRASAVINGS	On-exchange 90% AV SOPA Plan	Summary of Benefits
Blue Community Gold HMO SM 205 - Turquoise 4 with EXTRASAVINGS	On-exchange 85% AV SOPA Plan	Summary of Benefits
Native American Blue Community Gold HMO SM 205 - Zero	On-exchange Native American Zero Plan	Summary of Benefits
Native American Blue Community Gold HMO SM 205 - LCS	On-exchange Native American Limited Plan	Summary of Benefits

Gold Plans (continued)

Plan Name	Plan Variance Description	Link to SBC Document
Blue Community Gold HMO SM 601 - Off Exchange	Off-exchange Plan	Summary of Benefits
Blue Community Gold HMO SM 601	On-exchange "Base" Plan	Summary of Benefits
Blue Community Gold HMO SM 601 - Turquoise 3 with EXTRA SAVINGS	On-exchange 90% AV SOPA Plan	Summary of Benefits
Blue Community Gold HMO SM 601 - Turquoise 4 with EXTRA SAVINGS	On-exchange 85% AV SOPA Plan	Summary of Benefits
Native American Blue Community Gold HMO SM 601 - Zero	On-exchange Native American Zero Plan	Summary of Benefits
Native American Blue Community Gold HMO SM 601 - LCS	On-exchange Native American Limited Plan	Summary of Benefits
Blue Community Gold HMO SM 705 - Off Exchange	Off-exchange Plan	Summary of Benefits
Blue Community Gold HMO SM 705	On-exchange "Base" Plan	Summary of Benefits
Blue Community Gold HMO SM 705 - Turquoise 3 with EXTRA SAVINGS	On-exchange 90% AV SOPA Plan	Summary of Benefits
Blue Community Gold HMO SM 705 - Turquoise 4 with EXTRA SAVINGS	On-exchange 85% AV SOPA Plan	Summary of Benefits
Native American Blue Community Gold HMO SM 705 - Zero	On-exchange Native American Zero Plan	Summary of Benefits
Native American Blue Community Gold HMO SM 705 - LCS	On-exchange Native American Limited Plan	Summary of Benefits
Blue Community Gold HMO SM 206 - Off Exchange	Off-exchange Plan	Summary of Benefits

Silver Plans

Plan Name	Plan Variance Description	Link to SBC Document
Blue Community Silver HMO SM 203 - Off Exchange	Off-exchange Plan	Summary of Benefits
Blue Community Silver HMO SM 203	On-exchange "Base" Plan	Summary of Benefits
Blue Community Silver HMO SM 203 - Turquoise 1 with EXTRA SAVINGS	On-exchange 99% AV SOPA Plan	Summary of Benefits
Blue Community Silver HMO SM 203 - Turquoise 2 with EXTRA SAVINGS	On-exchange 95% AV SOPA Plan	Summary of Benefits
Blue Community Silver HMO SM 203	On-exchange 73% AV CSR Plan	Summary of Benefits
Native American Blue Community Silver HMO SM 203 - Zero	On-exchange Native American Zero Plan	Summary of Benefits
Native American Blue Community Silver HMO SM 203 - LCS	On-exchange Native American Limited Plan	Summary of Benefits

Silver Plans (continued)

Plan Name	Plan Variance Description	Link to SBC Document
Blue Community Silver HMO SM 308 - Off Exchange	Off-exchange Plan	Summary of Benefits
Blue Community Silver HMO SM 308	On-exchange "Base" Plan	Summary of Benefits
Blue Community Silver HMO SM 308 - Turquoise 1 with EXTRA SAVINGS	On-exchange 99% AV SOPA Plan	Summary of Benefits
Blue Community Silver HMO SM 308 - Turquoise 2 with EXTRA SAVINGS	On-exchange 95% AV SOPA Plan	Summary of Benefits
Blue Community Silver HMO SM 308	On-exchange 73% AV CSR Plan	Summary of Benefits
Native American Blue Community Silver HMO SM 308 - Zero	On-exchange Native American Zero Plan	Summary of Benefits
Native American Blue Community Silver HMO SM 308 - LCS	On-exchange Native American Limited Plan	Summary of Benefits
Blue Community Silver HMO SM 204 - Off Exchange	Off-exchange Plan	Summary of Benefits
Blue Community Silver HMO SM 306 - Off Exchange	Off-exchange Plan	Summary of Benefits

Bronze Plans

Plan Name	Plan Variance Description	Link to SBC Document
Blue Community Bronze HMO SM 201 - Off Exchange	Off-exchange Plan	Summary of Benefits
Blue Community Bronze HMO SM 202 - Off Exchange HSA	Off-exchange Plan	Summary of Benefits
Blue Community Bronze HMO SM 302 - Off Exchange HSA	Off-exchange Plan	Summary of Benefits
Blue Community Bronze HMO SM 502 - Off Exchange HSA	Off-exchange Plan	Summary of Benefits
Blue Community Bronze HMO SM 603 - Off Exchange	Off-exchange Plan	Summary of Benefits