



University of New Mexico Hospital

Understanding Your Coverage Options

How Your Plan Works

Under the UNMH Plan, you have two levels of coverage - Standard Network (In-Network) and Out-of-Network. Any provider that is not in the Standard Network is considered Out-of-Network. To receive the Standard Network level of coverage, covered services must be received from a provider in the Standard Network.

Benefit Level Exceptions

In some cases, you will be able to receive services outside the Standard Network and receive a higher level of coverage than would otherwise normally be available.



Guidelines for Benefit Level Exceptions:

- The services must not be available in the Standard Network.
- The services must be medically necessary.
- Services will not be approved based on provider preference.
- Benefit Level Exceptions must be preauthorized.

Authorizations for Benefit Level Exceptions

Most preauthorizations may be requested over the telephone. If a written request is needed, have your provider call a Health Services representative for instructions for filing a written request for preauthorization. The provider may call on your behalf, but it is your responsibility to ensure that Blue Cross and Blue Shield of New Mexico is called to receive authorization for a Benefit Level Exception.

For preauthorization, please call 1-800-325-8334.