


Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services

Coverage Period: 01/01/2023 – 12/31/2023



Coverage for: Individual | Plan Type: EPO

\$500 Deductible Plan

 The Summary of Benefits and Coverage (SBC) document will help you choose a health [plan](#). The SBC shows you how you and the [plan](#) would share the cost for covered health care services. **NOTE: Information about the cost of this [plan](#) (called the [premium](#)) will be provided separately. This is only a summary.** For more information about your coverage, or to get a copy of the complete terms of coverage, call 1-844-728-7896 or go to www.nmmip.org. For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other underlined terms see the Glossary. You can view the Glossary at www.healthcare.gov/sbc-glossary or call 1-844-728-7896 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible ?	Per calendar year: Participating Providers \$500/individual.	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay.
What is the Family deductible Savings Provision ?	If three (3) or more qualified family members enroll in individual Pool Policies with the same deductible amount, then reduced deductible limits may apply.	The entire Family meets an annual deductible when the total deductible amount for all family members reaches two times the individual deductible amount chosen. Note: If an Enrollee's individual deductible is met, no more charges incurred by that Enrollee may be used to satisfy the Family Deductible.
Are there services covered before you meet your deductible ?	Yes. Network copayments , network preventive care , non-intensive mental health & substance abuse outpatient treatments, and prescription drugs are covered before you meet your deductible .	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost-sharing and before you meet your deductible . See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	No. There are no other specific deductibles .	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan ?	Per calendar year: Participating Providers \$5,000/individual.	The out-of-pocket limit is the most you could pay in a year for covered services.
What is the Family out-of-pocket Savings Provision ?	If three (3) or more qualified family members enroll for Pool Policies with the same out-of-pocket amount, then reduced out-of-pocket limits may apply.	The entire Family meets an annual out-of-pocket limit when the total out-of-pocket amount for all family members reaches two times the individual out-of-pocket limit. Note: If an Enrollee's individual out-of-pocket limit is met, no more charges incurred by that Enrollee may be used to satisfy the Family out-of-pocket .

<p>What is not included in the out-of-pocket limit?</p>	<p>Premiums, balance-billing charges, and health care this plan doesn't cover.</p>	<p>Even though you pay these expenses, they don't count toward the out-of-pocket limit.</p>
<p>Will you pay less if you use a participating provider?</p>	<p>Yes. : PHCS network.. Call (866) 930-7427 www.phcs.com. For facilities: Zelis Provider Network. Call (844) 728-7896/ TTY (844) 728-7897 www.nmmip.org</p>	<p>This plan uses a provider network. <u>Services received from an non-participating provider, are not covered unless emergent or urgent. If you receive services from an out-of-network facility, you may receive a bill from the facility for the difference between the facility charge and what your plan pays (balance billing).</u> Be aware, your participating provider might use a non-participating provider for some services (such as lab work). Check with your provider before you get services.</p> <p>*This plan provides certain protections under the New Mexico Surprise Billing Act in the event you receive services from an Out-of-Network provider. Please refer to the NMMIP Policy Booklet: Provider Choices, for more information.</p>
<p>Do you need a referral to see a specialist?</p>	<p>No. You don't need a referral to see a specialist.</p>	<p>You can see the specialist you choose without a referral.</p>



All [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$20 copay /visit	Not Covered	<p>Copayment covers the services performed in the office setting. All combined services rendered during the visit are covered under one copayment.</p> <p>Acupuncture treatment and chiropractic care are subject to deductible and 20% coinsurance. Each are limited to 20 visits/calendar year.</p> <p>You may have to pay for services that aren't preventive. Ask your provider if the services you need are preventive. Then check what your plan will pay for.</p>
	Specialist visit	\$40 copay /visit	Not Covered	
	Preventive care/screening/immunization	No Charge	Not Covered	
If you have a test	Diagnostic test (x-ray, blood work)	Laboratory : \$20 copay /visit X-ray : \$20 copay /visit	Not Covered	Prior Approval required for CTs, PET scans, and MRIs (excludes bone density studies).
	Imaging (CT/PET scans, MRIs)	20% coinsurance	Not Covered	
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.elixirsolutions.com	Generic drugs	Acute: \$10 copay /prescription Maintenance: \$30 copay /prescription	Not Covered	<p>Prescription drugs apply to the medical total out-of-pocket limit. After the medical out-of-pocket limit is met, prescription drugs are covered at no charge.</p> <p>Acute Retail Medications: up to a 34-day supply. Maintenance (Retail and Mail-Order) Medications: up to a 90-day supply. Specialty Medications: not available through mail order.</p> <p>Prior Approval required for any drug above \$1,500/dose, biologic drugs, or chemotherapeutic drugs. No prescription coverage if you use a non-network pharmacy.</p>
	Formulary drugs	Acute: \$35 copay /prescription Maintenance: \$105 copay /prescription		

	Non-Formulary drugs	Acute: \$70 copay /prescription Maintenance: \$210 copay / prescription		Experimental & investigational drugs are not covered. Note: New Mexico HB292 allows a cap on copays and out-of-pocket expenses for insulin or medically necessary alternative at \$25 per prescription for a 30-day supply.
	Specialty Drugs	30% coinsurance , up to \$400/prescription	Not Covered	

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Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	Not Covered	Prior Approval required.
	Physician/surgeon fees	20% coinsurance	Not Covered	None
If you need immediate medical attention	Emergency room care	\$250 copay /visit		<p>Copayment waived if confined under observation hours or admitted inpatient.</p> <p>Prior Approval required for 23-hour observation stays.</p> <p>Facility fees, professional fees, and ancillary fees charged for the services received in the emergency room during the emergency visit are considered under the copayment.</p> <p>*This plan provides certain protections under the New Mexico Surprise Billing Act in the event you receive services from an Out-of-Network provider. Please refer to the NMMIP Policy Booklet: Provider Choices, for more information.</p> <p><i>Note: There is no charge for testing and treatment for COVID-19.</i></p>
	Emergency medical transportation	20% coinsurance	20% coinsurance	Transportation limited to the nearest hospital or skilled nursing facility that can provide the necessary medical treatment. Non-emergency transport requires prior approval.
	Urgent care	\$40 copay /visit	\$40 copay /visit	Copayment covers the services performed in the urgent care setting. All combined services rendered during the urgent care visit are covered under one copayment .
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance	Not Covered	Prior Approval required.
	Physician/surgeon fees	20% coinsurance	Not Covered	None

If you need mental health, behavioral health, or substance abuse services	Outpatient services	<u>Non-Intensive Outpatient (Office Visit):</u> No Charge <u>Intensive Outpatient Program:</u> No Charge	Not Covered	Prior Approval required for psychiatric or substance abuse treatment requiring intensive outpatient, residential, or partial outpatient programs.
	Inpatient services	No Charge	Not Covered	Prior Approval required.



All [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
If you are pregnant	Office visits	No Charge	Not Covered	Cost sharing does not apply to certain preventive services . Depending on the type of services, deductible and coinsurance may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). <i>Note: Gynecological and obstetrical ultrasounds do not require prior authorization.</i>
	Childbirth/delivery professional services	20% coinsurance	Not Covered	
	Childbirth/delivery facility services	20% coinsurance	Not Covered	
If you need help recovering or have other special health needs	Home health care	No Charge	Not Covered	Prior Approval required. Limited to 100 visits/calendar year.
	Rehabilitation services	\$20 copay/visit	Not Covered	Prior Approval required for physical, occupational and speech therapies.
	Habilitation services	\$20 copay/visit	Not Covered	
	Skilled nursing care	20% coinsurance	Not Covered	Prior Approval required. Limited to 100 days/calendar year.
	Durable medical equipment	20% coinsurance	Not Covered	Prior Approval required.
	Hospice services	20% coinsurance	Not Covered	Prior Approval required.



All [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
If your child needs dental or eye care	Children’s eye exam	No Charge - Birth up to 19 years		Limited to one exam/calendar year.
	Children’s glasses	No Charge - Birth up to 19 years		Limited to one pair of glasses every 12 months, replacement lenses and minor repairs to glasses.
	Children’s dental check-up	No Charge – Birth up to 19 years		Limited to one exam, cleaning & polishing/calendar year. Excludes dental x-rays.

Excluded Services & Other Covered Services:

Services Your [Plan](#) Generally Does NOT Cover (Check your policy or [plan](#) document for more information and a list of any other [excluded services](#).)

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|---|--|---|
| <ul style="list-style-type: none"> • Cosmetic Surgery • Dental Care (Adult) | <ul style="list-style-type: none"> • Long-Term Care • Private-Duty Nursing | <ul style="list-style-type: none"> • Routine Eye Care (Adult) • Routine Foot Care (Unless you are diabetic) |
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Other Covered Services (Limitations may apply to these services. This isn’t a complete list. Please see your [plan](#) document.)

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| <ul style="list-style-type: none"> • Acupuncture (Max. 20 visits/year) • Bariatric Surgery • Chiropractic Care (Max. 20 visits/year) | <ul style="list-style-type: none"> • Hearing Aids (For members up to age 21) • Infertility Treatment (Treat medical conditions causing infertility) | <ul style="list-style-type: none"> • Non-emergency care when traveling outside the U.S. • Weight loss programs (Health education and counseling) |
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Your Rights to Continue Coverage: There are no rights to continue coverage under this policy.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information to submit a [claim, appeal,](#) or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance, contact: NMMIP, PO Box 1090, Great Bend, KS 67530, (844) 278-7896. Additionally, a consumer assistance program can help you file your [appeal](#). Contact the New Mexico Superintendent of Insurance toll-free at 1-855-427-5674 or www.osi.state.nm.us.

Does this plan provide Minimum Essential Coverage? Yes.

If you don’t have [Minimum Essential Coverage](#) for a month, you’ll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

Does this plan meet Minimum Value Standards? Yes.

If your [plan](#) doesn't meet the [Minimum Value Standards](#), you may be eligible for a [premium tax credit](#) to help you pay for a [plan](#) through the [Marketplace](#).

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al (800) 290-1368.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa (800) 290-1368.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 (800) 290-1368.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijjigo holne' (800) 290-1368.

To see examples of how this plan might cover costs for a sample medical situation, see the next section.

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this [plan](#) might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your [providers](#) charge, and many other factors. Focus on the [cost sharing](#) amounts ([deductibles](#), [copayments](#) and [coinsurance](#)) and [excluded services](#) under the [plan](#). Use this information to compare the portion of costs you might pay under different health [plans](#). Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby
(9 months of in-network pre-natal care and a hospital delivery)

- The [plan's](#) overall [deductible](#) \$500
- [Primary care copayment](#) \$20
- [Hospital \(facility\) coinsurance](#) 20%
- Other [coinsurance](#) 20%

This EXAMPLE event includes services like:

Primary care office visits (*prenatal care*)
 Childbirth/Delivery Professional Services
 Childbirth/Delivery Facility Services
 Diagnostic tests (*ultrasounds and blood work*)
 Specialist visit (*anesthesia*)

Total Example Cost	\$12,840
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In this example, Peg would pay:

Cost Sharing	
Deductibles	\$500
Copayments – Prenatal Office Visits	\$0
Coinsurance	\$2,460
What isn't covered	
Limits or exclusions	\$40
The total Peg would pay is	\$3,000

Managing Joe's type 2 Diabetes
(a year of routine in-network care of a well-controlled condition)

- The [plan's](#) overall [deductible](#) \$500
- [Specialist copayment](#) \$40
- [Hospital \(facility\) coinsurance](#) 20%
- Other [coinsurance](#) 20%

This EXAMPLE event includes services like:

Primary care physician office visits (*including disease education*)
 Diagnostic tests (*blood work*)
 Prescription drugs
 Durable medical equipment (*glucose meter*)

Total Example Cost	\$7,460
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In this example, Joe would pay:

Cost Sharing	
Deductibles	\$500
Copayments	\$1,200
Coinsurance	\$1,380
What isn't covered	
Limits or exclusions	\$60
The total Joe would pay is	\$3,140

Mia's Simple Fracture
(in-network emergency room visit and follow up care)

- The [plan's](#) overall [deductible](#) \$500
- [Specialist copayment](#) \$40
- [Hospital \(facility\) coinsurance](#) 20%
- Other [coinsurance](#) 20%

This EXAMPLE event includes services like:

Emergency room care (*including medical supplies*)
 Diagnostic test (*x-ray*)
 Durable medical equipment (*crutches*)
 Rehabilitation services (*physical therapy*)

Total Example Cost	\$2,000
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In this example, Mia would pay:

Cost Sharing	
Deductibles	\$500
Copayments	\$120
Coinsurance	\$300
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$920