

FAQ: 2024 Healthcare Plan Questions

I love my doctor. I want to keep them. Can I?What if I want to keep my provider?

Yes. UnitedHealthcare includes the Presbyterian, University of New Mexico, and Optum network of doctors, specialists and other providers. If you sign up for UnitedHealthcare, you can see the same doctors. Visit UnitedHealthcare's pre-member website at whyuhc.com/cabq or call 844-865-3663 if you need help locating a provider in the UnitedHealthcare network.

Blue Cross Blue Shield of New Mexico (BCBSNM) provides access to the largest network of providers in the state of NM. They have contracts with Lovelace Health Systems, UNM Health System, UNM Hospitals, and Optum to name a few. If you find that your current provider is not within the Blue Cross network, a Health Advocate Team member can be reached at 844-666-2521 (844-6NM-ALB1) and they would be more than happy to assist you in finding an alternative and assist with any required transition of care needs.

I do not have a Primary Care Provider currently, does UnitedHealthcare and Blue Cross Blue Shield of New Mexico have providers available? Yes, please visit Blue Cross Blue Shield and UnitedHealthcare during Open Enrollment to help you look for a provider in your area.

Why are we changing healthcare providers?

We are not changing health care providers, we are changing who administers our benefits. We did a survey to learn what you, our employees, want and the overwhelming majority said, "More choice." We are now able to offer you that choice through Blue Cross Blue Shield and UnitedHealthcare. Blue Cross/Blue Shield contracts with Lovelace and University of New Mexico Hospital with a nationwide network of providers including Mayo Clinic and MD Anderson. UnitedHealthcare contracts with Presbyterian and the University of New Mexico Hospitals along with a nationwide network of providers including Mayo Clinic and MD Anderson.

Will it be more expensive?

National trends show that healthcare costs are going up, with a normal increase to health care across the county increasing at a rate of 6 to 9%. With this change we have negotiated a minimal increase of only 3.5% for City employees.

Will there be an extra charge if my doctor is out-of-network? We are offering more than 1 network by offering both Blue Cross/Blue Shield and UnitedHealthcare. Please visit Blue Cross/Blue Shield and UnitedHealthcare during Open Enrollment to determine what network your provider is in.

Many current providers are in-network providers on the plans we're offering. If your provider is not offered in any networks, you can enroll in the POS Plan offered by both Blue Cross/Blue Shield and UnitedHealthcare. Out-of-network co-pays and deductibles will apply.

Do these plans cover alternative therapies, such as my DOM, acupuncture, or other specialists? Yes! For more details, please visit www.cabq.gov/benefits

What is a POS? Point of service with out-of-network coverage, and it's also known as a PPO, or Preferred Provider Organization. This allows members to have both in-network and out-of-network coverage. Co-pays and deductibles will vary based on if providers are in-network and out-of-network. Both Blue Cross/Blue Shield and UnitedHealthcare both offer a POS plan for their specific network. This plan is like the current Independent Option.

What is an EPO? It's an Exclusive Provider Organization, or a closed network that does not have out-of-network coverage. It does not provide any out-of-network coverage, except for emergencies.

Both Blue Cross/Blue Shield and UnitedHealthcare offer an EPO plan for their specific network. This plan is like the current Active Option.

What is the most cost-effective plan if I'm healthy? All of our plans have the same premium costs, co-pays and deductibles. The choice is yours! You need to decide what network you would like and if you want out-of-network access. Both Blue Cross/Blue Shield and UnitedHealthcare offer both options.

Will this plan be affordable if I'm sick? Yes. Each plan has the same out-of-pocket maximum each year.

Isn't the City of Albuquerque self-insured?

The City of Albuquerque is self-insured, which means that we cover the costs of medical care. However, we still need companies to administer those services. Blue Cross/Blue Shield and UnitedHealthcare are your gateway to finding the doctors and healthcare providers you need.

What Urgent Care centers and emergency rooms can I go to? You can go to any Emergency Room throughout the country. For urgent care, only in-network facilities will be covered.

Will my kids still be covered? Yes! The IRS allows dependents under the age of 26 to remain on their parents' benefits.

If I pick one plan and later find out that my doctor isn't covered, can I switch? No. The only time you can make a change to your benefits is during Open Enrollment or if you have a Qualified Life Event. Please visit both Blue Cross/Blue Shield and UnitedHealthcare plans to find the network your doctor is in.

I'm divorced, but cover my children's healthcare. How do I prove that? Children are eligible until the age of 26. A birth Certificate is needed for proof of dependency.

How do I make sure my doctor is on the UnitedHealthcare or Blue Cross/Blue Shield provider list?

Please visit both Blue Cross/Blue Shield and UnitedHealthcare during Open Enrollment to find your doctor. UnitedHealthcare also has a pre-member website at whyuhc.com/cabq or you can call 844-865-3663 if you need help locating a provider in the UnitedHealthcare network. Provider network status can be verified through the BCBSNM Dedicated Health Advocacy Team at 844-666-2521 (844-6NM-ALB1) or you can visit: <https://www.bcbsnm.com/find-care/providers-in-your-network/find-a-doctor-or-hospital> and search for in-network doctors and hospitals as a guest.

I love my gym membership. Can I keep going to the same gym? A gym benefit is available as long as you are enrolled in either Blue Cross/Blue Shield or UnitedHealthcare. Gym benefit is going to be managed by UnitedHealthcare. UnitedHealthcare is currently in negotiations with Sports and Wellness and Defined Fitness to become members of the gym benefit.

BCBSNM offers a fitness program that gives you access to a nationwide network of fitness locations. The program features a mobile app, digital fitness options and a choice of gym networks to fit your budget and preferences. Call 888-762-2583 to search for fitness locations within their program.

I have special medications that I need refilled regularly. Will those continue? Yes. There is no change to the pharmacy benefit. Please continue to use your Optum Pharmacy card for medications.

Will my behavioral health co-pays remain? Yes, unless your provider is out-of-network. Please visit Blue Cross/Blue Shield and UnitedHealthcare during Open Enrollment to confirm which network your provider is in.

What happens if I don't sign up? If you do not sign up, you are forfeiting your ability to choose providers for you and your family. It is important to make a choice of health plan this year. If you do not sign up, you will be put in a default plan. If your provider is not in the default plan, you cannot make changes to your plan unless you have a Qualifying Life Event or during the next Open Enrollment next year. Don't miss out.

I'm going to retire soon. What do I need to do to continue my coverage? You must make a choice of service provider during Open Enrollment, either Blue Cross or United. You are covered by City benefits until the end of the month prior to your retirement date, as long as you are enrolled in City benefits. City of Albuquerque Benefits are not offered to retirees.

I am currently undergoing treatment, how is this going to affect me? Depending on your circumstance, your care will be continued for the foreseeable future. Please work with your selected administrator (either BCBSNM or UHC) regarding transition of care eligibility. However, both Blue Cross/Blue Shield and UnitedHealthcare have services to ensure your care continues if your provider decides to leave. or is not within your chosen network.

What hospitals are available to me?

Blue Cross/Blue Shield provides access to: Lovelace Medical Center Downtown, Lovelace West Side, Lovelace Women's Hospital, Heart Hospital, University of New Mexico Hospital and Sandoval Regional Medical Center. UnitedHealthcare hospitals offered are: Presbyterian Downtown, Presbyterian Kaseman Hospital, Presbyterian Rust Medical Center, University of New Mexico Hospital, and University of New Mexico Sandoval Regional Medical Center.

Both Blue Cross Blue Shield and UnitedHealthcare have extensive Centers of Excellence Hospitals throughout the nation for services, which may also be accessed, outside of New Mexico.

If I enroll with UnitedHealthcare, will I still be able to access the MyChart patient portal with Presbyterian?

Yes, MyChart is connected to your records as a patient within the Presbyterian provider system and there is no change to your access. MyChart portal is also accessible to BCBSNM members who access Lovelace facilities.