



**BlueCross BlueShield**  
of New Mexico



2024

New Mexico  
Producer  
Selling  
Guide

# Introduction

Thank you for being a valued **Blue Cross and Blue Shield of New Mexico** producer.

To help you provide the best possible service to your clients, we've created a full range of resources to help grow and retain your business. These materials are designed to engage and motivate clients to choose a Blue Cross and Blue Shield of New Mexico plan that fits their health budget and needs.

Throughout this guide, you'll find materials that highlight the immense value that you offer Medicare eligibles, as their trusted advisor. These pre-approved prospecting tools include letters, flyers, print ads, presentations, emails, and educational videos and many **allow for co-branding and personalization** by producer agencies and individual producers.

We've also included a few tips that can help you determine how to leverage these materials to boost your efforts — and have your biggest sales year yet!

All of the materials included in this guide can be accessed for all certified agents on the producer supply portal at:

<https://www.yourcmsupplyportal.com/login.asp>



# Product Overview

# Summary of Products



**MAPD**



**PDP**



**MED SUPP**



**DSNP**

# MAPD Product Sizzle Sheet

For MAPD product details, visit the producer supply portal.

MAPD sizzle sheet

**2024 Blue Cross and Blue Shield of New Mexico MAPD/MA Sizzle Sheet**

**Product Highlights**

- NEW Rx Benefits**
  - Amazon added to preferred mail-order pharmacies
  - Replaced low-cost Enhanced formulary with a Virtual Formulary
  - Insulin coverage on Tier 3 for both MAPD formularies ensures market parity
- NEW Hearing Benefits Now Embedded in Plans**
  - Hearing benefits on PPO plans will now mirror HMO plans and offer an annual hearing aid copay of \$600 or \$999
- OTC Benefit**
  - Quarterly allowance to be used on dental, vision and hearing benefits
- NEW 2024 Service Area Expansion**
  - Expanded service area to 1 additional county (BIM)
  - Now covering 30 of 33 counties in NM
- Provider Network**
  - +4,000 Primary Care Providers
  - +21,000 Specialists
  - +688 Hospital/Other Care Facilities
- Blue Card Program**
  - Enables members to obtain health care services while traveling or living in another BCS plan's service area
  - Links participating health care providers with independent BCS plans across the country, and in more than 200 countries and territories worldwide
- Simplified Optional Supplemental Benefits Plans**
  - 2,029 plans. Hearing benefits are now embedded in plans
  - Premier Plan:**
    - Vision - Includes lenses and annual allowance for contact lenses
    - Dental - Preventive (2 exams, 2 cleanings, 1 x-ray) and Comprehensive Coverage
  - Basic Silver Plan:**
    - Vision - Not Covered
    - Dental - Comprehensive Coverage
- NEW Plan Consolidation**
  - Consolidated 2 MAPD plans into existing plans to create a better member experience and eliminate member confusion in the marketplace
- NEW Plan Name Changes**
  - Choice Plus (PPO) is now Choice Premier (PPO)
- Special Coverage for U.S. Military Veterans**
  - Helps to save on health care costs by reducing Medicare Part B premiums, which member pays to Social Security Administration

**Product Offerings**

**3 PPO Plans:**

- Blue Cross Medicare Advantage Choice Premier (PPO)<sup>SM</sup>
- Blue Cross Medicare Advantage Classic (PPO)<sup>SM</sup>
- Blue Cross Medicare Advantage Dental Premier (PPO)<sup>SM</sup>
- Blue Cross Medicare Advantage Flex Access (PPO)<sup>SM</sup>
- Blue Cross Medicare Advantage Flex (PPO)<sup>SM</sup>
- Blue Cross Medicare Advantage Health Choice (PPO)<sup>SM</sup>
- Blue Cross Medicare Advantage Saver Plus (PPO)<sup>SM</sup>

**2 HMO Plans:**

- Blue Cross Medicare Advantage Basic (HMO)<sup>SM</sup>

**We are here to help you succeed this selling season!**

- Virtual Selling
- Online Marketing Tools
- Training Certification
- Product and Network Education/Training

Contact your BCS/NM Sales Rep or GATMCO to learn more

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Blue Cross and Blue Shield of New Mexico is a Division of Health Care Service Corporation, a Mutual Legal Name Company, an Independent Member of the Blue Cross and Blue Shield Association.

**2024 Expansion**

Plan expansions in 8 counties  
Serving 30 of 33 counties in 2024

**New Mexico Counties**

- Bernalillo County - Albuquerque
- Catron County - Roswell
- Chaves County - Roswell
- Chelan County - Grants
- Curry County - Aztec
- Doña Ana County - Clovis
- El Paso County - Fort Sumner
- Grant County - Las Cruces
- Hidalgo County - Lordsburg
- Huerfano County - Silver City
- Lea County - Lordsburg
- Lincoln County - Lordsburg
- McKinley County - Lordsburg
- Mora County - Lordsburg
- Muniz County - Lordsburg
- Quay County - Lordsburg
- San Juan County - Aztec
- San Miguel County - Las Vegas
- Santa Fe County - Santa Fe
- Socorro County - Truth or Consequences
- Tara County - Lordsburg
- Texas County - Lordsburg
- Union County - Clayton
- Yuma County - Lordsburg

**Legend:**

- Existing Counties
- Expanded Counties
- Not Covered Counties

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**BlueCross BlueShield of New Mexico**

# PDP Product Sizzle Sheet

For PDP product details, visit the producer supply portal.

PDP sizzle sheet

**2024 Blue Cross and Blue Shield of New Mexico PDP Sizzle Sheet**

Plan Premium	Blue Cross Medicare Choice (PDP) S0715-039		Blue Cross Medicare Value (PDP) S0715-003		
	\$29.50		\$90.00		
	Preferred Retail Pharmacy	Non-Preferred Retail Pharmacy	Preferred Retail Pharmacy	Non-Preferred Retail Pharmacy	
Cost Share	Tier 1	\$0	\$15	\$1	\$10
	Tier 2	\$3	\$20	\$8	\$20
	Tier 3	\$40	\$47	\$45	\$47
	Tier 4	50%	50%	51%	51%
	Tier 5	25% (50 and 90 day Not Covered)		25% (50 and 90 day Not Covered)	
Annual Prescription Deductible	\$545 (Tiers 3-5)		\$545 (Tier 3-5)		
Formulary	LEE Custom		Enhanced HC		
Gap Coverage	Defined Standard		Full Coverage on Tier 1		
Preferred Pharmacies	Albertsons, Walgreens		Albertsons, Safeway, Smiths, Walgreens, Walmart and independents		
Mail Order	3x (Tiers 1-4), (Tier 5 - 30 day Covered); 60/90 day Covered		3x (Tiers 1-4), (Tier 5 - 30 day Covered); 60/90 day Covered		

**Product Benefits**

- Fixed copayments and coinsurances
- A comprehensive drug list
- Convenience of nationwide coverage at thousands of pharmacies and mail-order choices
- Save on copays when a preferred pharmacy is used

**Drug list sizes:**  
LEE Custom: 3,123  
Enhanced HC: 3,432  
Basic: 2,882

**FOR AGENT TRAINING ONLY.** Not intended for marketing/sales activities. Product information subject to change. Blue Cross and Blue Shield of New Mexico is a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an independent licensee of the Blue Cross and Blue Shield Association.

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**BlueCross BlueShield of New Mexico**

# MED SUPP Product Sizzle Sheet

For Med Supp product details, visit the producer supply portal.

Med Supp sizzle sheet

**2024 Blue Cross and Blue Shield of New Mexico Sizzle Sheet**

**Key Benefits**

- NEW Blue Family Discount\*\***
  - Members may be eligible for a discount if they enrolled in a BCBSNM Medicare Supplement policy issued with an effective date on or after April 1, 2024 and they meet the criteria for both the Household Discount AND the Continue with Blue Discount. The discount is 12%.
- NEW Expanded! Continue with Blue Discount\*\***
  - Members may be eligible for a discount if they enrolled in a BCBSNM Medicare Supplement policy issued with an effective date on or after April 1, 2022 and they were enrolled in a Blue Cross and Blue Shield commercial group or individual health insurance coverage plan and their coverage was within one year of their BCBSNM Medicare Supplement policy becoming effective. The discount is 7%.
  - Member can only qualify for one discount (Household discount or Continue with Blue Discount).
  - Lasts as long as Medicare Supplement membership is active.
  - Member must provide previous member ID during enrollment to qualify.
- Household Discount**
  - You may be eligible for a discount if you reside with a spouse or civil union partner, partner or have resided with at least one other adult age 65 or older for the last 12 months. Applies to BCBSNM Medicare Supplement policies issued with an effective date on or after May 1, 2016. The discount is 10%.

**Medicare Supplement Product Offerings**

- Plan A
- Plan F
- Plan F High Deductible
- Plan G
- Plan G High Deductible
- Plan G Plus
- Plan N

**Medicare Supplement**

**NEW Increased Member Access for Plan G Plus Benefits**

- New Plan G members can now transfer to a Plan G Plus Plan without the need for underwriting.

**Plan G Plus offers additional benefits not available on Plan G Plans:**

	Plan G Plus	Plan G
<b>Dental</b>	<ul style="list-style-type: none"> <li>\$0 cost sharing for 2 oral exams, 2 cleanings, 1 dental X-ray</li> <li>20% coinsurance for non-surgical extractions</li> <li>50% coinsurance for basic restorative</li> </ul>	Not Covered
<b>Vision</b>	<ul style="list-style-type: none"> <li>\$0 cost sharing for routine eye exams every 12 months</li> <li>\$100 annual allowance for contact lenses</li> </ul>	Not Covered
<b>SilverSneakers®</b>	Free treatment at SilverSneakers® fitness centers	Not Covered

**BlueCross BlueShield of New Mexico Medicare Supplement Products**

Effective 04/01/2024

	Plan G	Plan G Plus <sup>1</sup>	High Deductible Plan G <sup>2</sup>	Plan F <sup>3</sup>	Plan N	High Deductible Plan F <sup>4,5</sup>	Plan A
<b>Basic Benefits</b>	✓	✓	✓	✓	✓ (Covers Appeals <sup>6</sup> )	✓	✓
<b>Skilled Nursing Coverage</b>	✓	✓	✓	✓	✓	✓	
<b>Part A Deductible</b>	✓	✓	✓	✓	✓	✓	
<b>Part B Excess<sup>7</sup></b>	✓	✓	✓	✓	✓	✓	
<b>Foreign Travel Emergency Care<sup>8</sup></b>	✓	✓	✓	✓	✓	✓	
<b>24/7 Nurseline</b>	✓	✓	✓	✓	✓	✓	✓
<b>SilverSneakers® Fitness Program</b>		✓					
<b>Dental Benefits</b>		✓					
<b>Hearing Benefits</b>	✓	✓	✓	✓	✓	✓	✓
<b>Vision Benefits</b>		✓					

NOT FOR DISTRIBUTION TO BENEFICIARIES, MANAGERS, OR PROSPECTS

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# Sales Tools



# AEP Marketing Materials

To view these guides, visit the producer supply portal.

Medicare Basics



Age-In Ease into Medicare



# MAPD Marketing Materials

To view the MAPD Plan Comparison Charts for all markets, visit the producer supply portal.

MAPD Plan Comparison Charts

BlueCross BlueShield of New Mexico New Mexico (PPO)

Plan Premium	Blue Cross Medicare Advantage Choice Premier (PPO)™ #1166-012		Blue Cross Medicare Advantage Dental Premier (PPO)™ #1166-016		Blue Cross Medicare Advantage Health Choice (PPO)™ #1166-014		Blue Cross Medicare Advantage Save Plus (PPO)™ #1166-011	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Primary Care Provider Visit	\$0 copay	\$30 copay	\$0 copay	\$30 copay	\$0 copay	\$30 copay	\$0 copay	\$30 copay
Specialist Visit	\$20 copay	\$70 copay	\$40 copay	\$70 copay	\$40 copay	\$70 copay	\$40 copay	\$70 copay
Maximum Out-of-Pocket	\$1,000	\$7,000	\$1,000	\$7,000	\$1,000	\$7,000	\$1,000	\$7,000
Inpatient Hospital Copay	\$20/day for days 1-6 \$100/day for days 7-30	\$100/day	\$20/day for days 1-6 \$100/day for days 7-30	\$100/day	\$20/day for days 1-6 \$100/day for days 7-30	\$100/day	\$20/day for days 1-6 \$100/day for days 7-30	\$100/day
Preferred Retail Pharmacy Copay	\$0/\$3/\$4/\$5/\$10/\$15	\$1/\$5/\$10/\$15/\$20	\$0/\$3/\$4/\$5/\$10/\$15	\$1/\$5/\$10/\$15/\$20	\$0/\$3/\$4/\$5/\$10/\$15	\$1/\$5/\$10/\$15/\$20	\$0/\$3/\$4/\$5/\$10/\$15	\$1/\$5/\$10/\$15/\$20
Prescription Drug Deductible	\$0	\$0	\$45 (Tier 3-5)	\$45 (Tier 3-5)	\$45 (Tier 3-5)	\$45 (Tier 3-5)	\$45 (Tier 3-5)	\$45 (Tier 3-5)
Preferred Pharmacy Network	Albertus, Wegmans							
Dental	Routine Preventive: \$0 copay; 2 exams, 2 cleanings, 1 X-ray Comprehensive: \$2,000 annually Routine Eye Exam: \$0 copay; 1 exam/year Hearing Aids: \$100 annual allowance							
Vision	Hearing Aids: \$100 quarterly allowance StarSight™ Vision Program: Included Research Program: Same up to \$100 in QR Cards Transportation: Not Included							
Telehealth Services	\$0 copay virtual visits Flexible Spend Card: Not Included Bus Card: Not Applicable							
Optional Supplemental Benefits Plan	Basic plan							
Dental	Annual Allowance: \$1,000 Routine Preventive: Not Included Basic Restorative: Not Included Major Restorative: 20% coinsurance / 50% coinsurance							
Vision	Hearing Aids: Not Included							

New Mexico - statewide  
New Mexico - limited counties

BlueCross BlueShield of New Mexico New Mexico (HMO)

Plan Premium	Blue Cross Medicare Advantage Select (HMO)™ #0254-002
Primary Care Provider Visit	\$0 copay
Specialist Visit	\$20 copay
Maximum Out-of-Pocket	\$1,000
Inpatient Hospital Copay	\$20/day for days 1-6 \$100/day for days 7-30
Preferred Retail Pharmacy Copay	\$0/\$3/\$4/\$5/\$10/\$15
Prescription Drug Deductible	\$0
Preferred Pharmacy Network	Albertus, Safeway, Smiths, Wegmans, Walmart and independents
Dental	Routine Preventive: \$0 copay; 2 exams, 2 cleanings, 1 X-ray Comprehensive: \$2,000 annually Routine Eye Exam: \$0 copay; 1 exam/year
Vision	Hearing Aids: \$100 annual allowance StarSight™ Vision Program: Included Research Program: Same up to \$100 in QR Cards Transportation: 12 one-way trips
Telehealth Services	\$0 copay virtual visits Flexible Spend Card: \$1,000 annual allowance; Dental/In-Hearing Bus Card: Not Applicable
Optional Supplemental Benefits Plan	Basic plan
Dental	Annual Allowance: \$1,000 Routine Preventive: Not Included Basic Restorative: Not Applicable Major Restorative: Not Applicable
Vision	Hearing Aids: Not Applicable

# MAPD and PDP Marketing Materials

To view the Plan Options Guides, visit the producer supply portal.

## Plan Options Guides



- MAPD HMO
- MAPD PPO
- Flex (PPO)
- PDP
- DSNP

# MAPD and PDP Marketing Materials

To view the DigiKit, visit the producer supply portal.

MAPD/PDP DigiKit



**Please refer to the DigiKit for direct links to:**

- Enrollment Forms
- Summary of Benefits
- Formularies
- Pharmacy Directories

**You can also find these Important Forms and Disclosures in the DigiKit:**

- Scope of Appointment Form
- Non-Discrimination Disclosures
- Star Ratings
- Flex Plan Provider Notification Letter
- Provider Finders
- Optional Supplemental Benefits Enrollment Forms

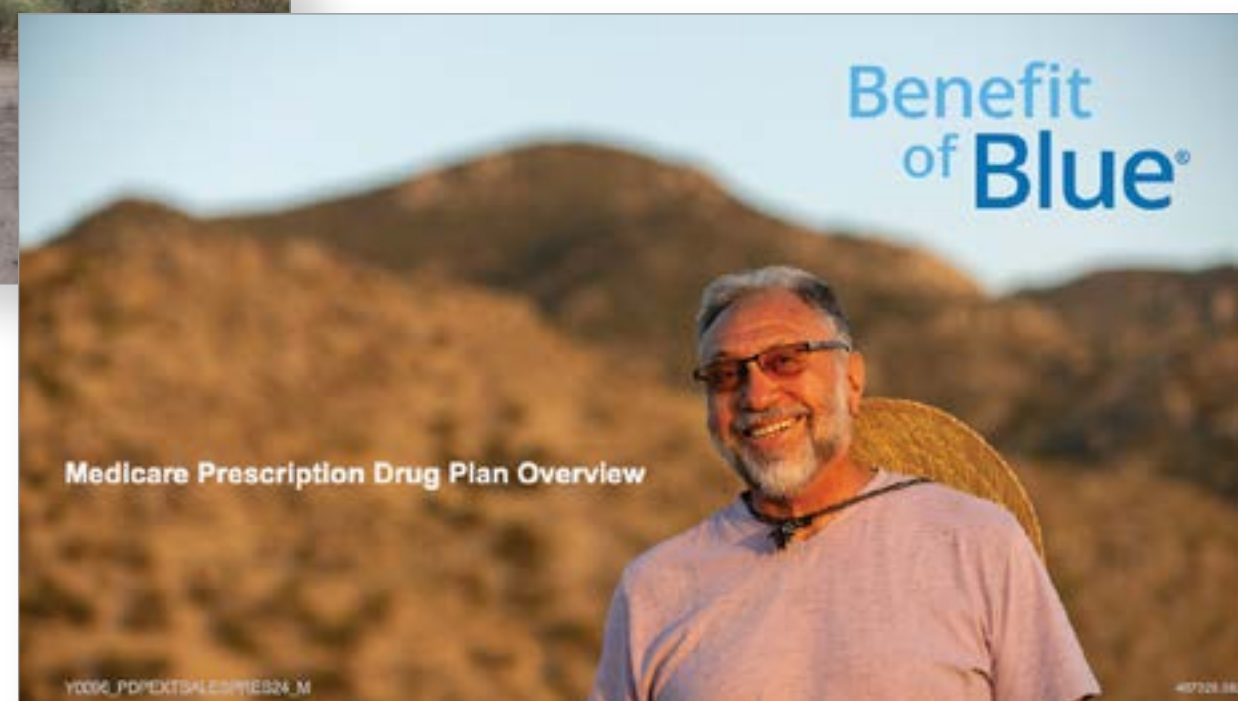
# MAPD and PDP Marketing Materials

To view the MAPD and PDP sales presentations, visit the producer supply portal.

MAPD Sales Presentation



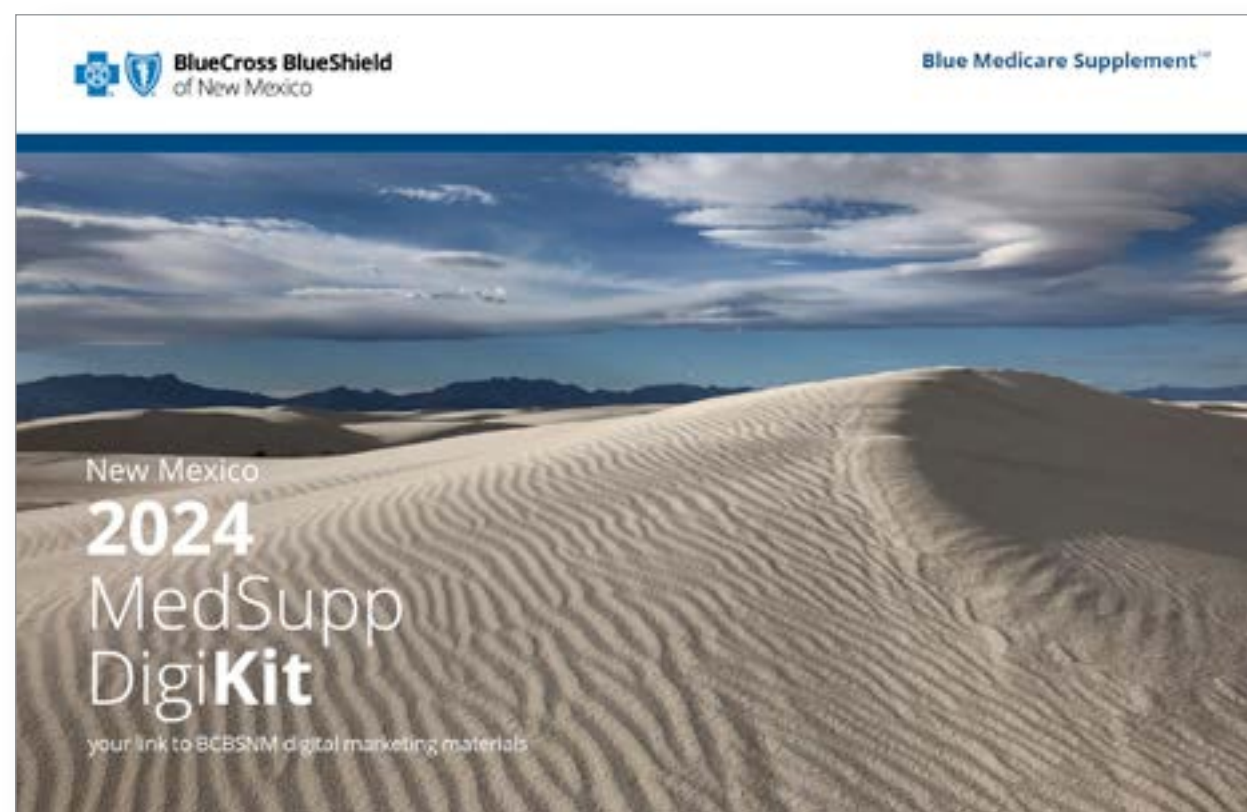
PDP Sales Presentation



# Med Supp Marketing Materials

To view these Med Supp materials, visit the producer supply portal.

Med Supp DigiKit



# Med Supp Marketing Materials

To view the Med Supp sales and education presentations, visit the producer supply portal.

Med Supp Sales Presentation



Med Supp Education Presentation



# Lead Generation Materials

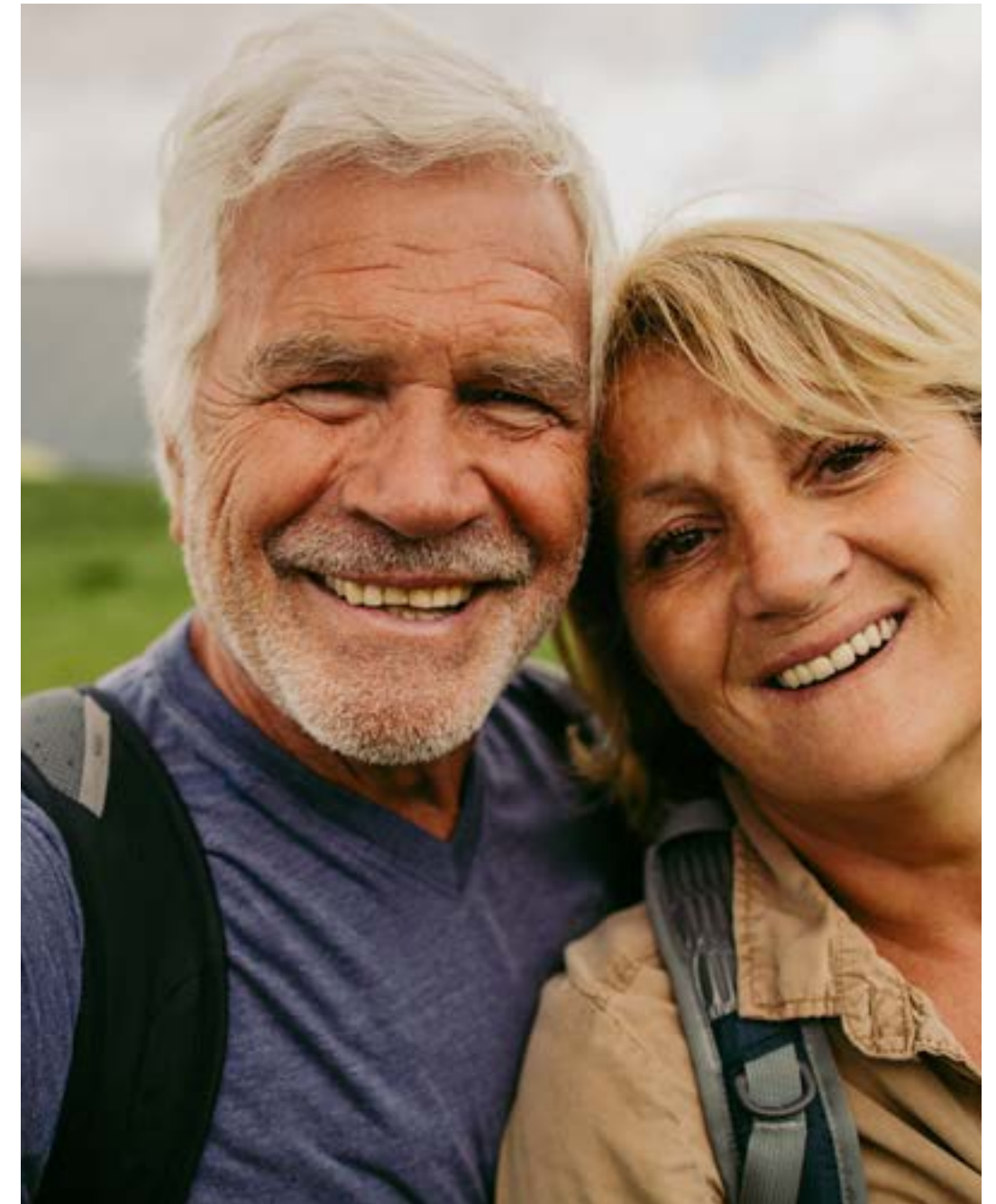




# Overview

These lead generation materials emphasize the value you offer as a local agent to Medicare beneficiaries in your community, who are looking to make insurance decisions.

Use these pieces to attract and encourage existing and new clients to choose a Blue Cross and Blue Shield of New Mexico plan that meets their needs.



# Overview

## Direct Mail Best Practices

### How to Use Direct Mail

1. Determine your mailing list
2. Download art from Producer supply portal
3. Personalize mailers with your contact information/organization's information
4. Add trackable phone numbers and/or website information
5. Provide printer or post office postage costs, or ensure your postal permit will cover mailing costs

Although **direct mail is considered to be more effective than other mass media options**, the most successful direct mail programs only deliver response rates of between 0.75 percent and 1.5 percent, so it's important to do everything to maximize your success.



## Tracking

- During AEP, mailboxes are full, and you don't want your mailing to get lost. Plan to be in front of your prospects at least every other week. Also consider adding to your marketing plan additional media exposure and events, so your piece is more likely to be recognized in the mailbox and read.
- Most consumers research plans first, then shop, then decide. You'll want to be present and available at every one of these important stages.

## Helpful Tips

- Create targeted, proven mailing lists. Data shows that consumers aged 65-75 are more likely to switch Medicare plans than older peers, so be sure that segment is included in your mailing list.
- Use segmented lists. If you're trying to target low-income consumers, they will likely respond better to low-price messages, while higher-income prospects may respond better to value-added benefits or expansive network messages.

# Overview

## Flyers/Print Media Best Practices

When placing an ad in a publication, it's important to know if it will reach your target audience. Before purchasing ad space, here are a few things to consider:

- Demographics — ask the publication to supply demographics on their audience to aid your decision-making
- Community sections — many communities have local publications that could be a great outlet to deliver your message to consumers in your area
- Senior publications — targeted at reaching a large portion of your specific audience
- Planned marketing campaign — if you know you will run your ad in a publication multiple times, ask the rep for information on frequency discounts
- Consider print for Medicare segment — radio and billboard typically do not drive consumers to call immediately, the only exception being Spanish radio ads, which are only effective for Spanish-speaking agents

## Sales Presentations Best Practices

At a sales event, marketing activities and lead generation can take place, including discussing plan-specific information and collecting enrollment applications.

### Helpful Tip

Be sure to choose the correct sales presentation based on what plan you're selling and personalize it with your appropriate contact information.



# Lead Generation Materials for MAPD

To view these materials, visit the producer supply portal.

Enhanced Dental Postcard



Flex Open Access Postcard



MAPD Seminar Postcard



Flex Spending Card Postcard



# Lead Generation Materials for MAPD

To view these materials, visit the producer supply portal.

AEP Display Ads



AEP Social Ad



AEP FSI

The Annual Enrollment Period is underway. You now have less than 60 days to make your Medicare Parts C and D choices for 2024.

CALL <AGENCY NAME> TO DISCUSS YOUR PLAN OPTIONS.

We can review the many benefits available to you, including:

- Prescription Drug Coverage
- Vision Care
- Rewards Program
- And MORE

Call now to request your FREE information Guide with no obligation.

With a Blue Cross Medicare Advantage™ plan you'll enjoy:

- \$0 monthly premium
- Telehealth services so you can see a doctor from the comfort and safety of your home
- Prescription drug coverage with copays as low as \$0

**\$0 ALL FOR A MONTH**

MAPD Lead Card

BlueCross BlueShield of New Mexico

We can help you find a Blue Cross Medicare Advantage™ plan that works for you. Find out if you can get extra benefits and savings at no cost. Please contact me with more information about a Blue Cross Medicare Advantage Dual Care-DHMO SNP™ or Blue Cross Medicare Advantage Dual Care Plus Preferred (PPO SNP)™ plan.

Do you have Medicare Part A and Part B?  Yes  No  
 Do you have Medicaid (State Medical Assistance)?  Yes  No

I consent to the use of my information to query certain government systems that maintain government programs eligibility data, by Health Care Service Corporation (HCSC), including any health care provider functions performed by HCSC or HCSC Affiliates that host CMS Medicare contracts.

First Name \_\_\_\_\_ Last Name \_\_\_\_\_  
 Address \_\_\_\_\_  
 City/State/Zipcode \_\_\_\_\_  
 Phone Number (\_\_\_\_\_) \_\_\_\_\_ Email \_\_\_\_\_  
 Medicaid Number \_\_\_\_\_ Date/Time \_\_\_\_\_  
 Signature \_\_\_\_\_

MAIL 09/26/23 48 4895/022

# Lead Generation Materials for Newly Eligible

(7 months from 65)

To view these materials, visit the producer supply portal.

Age-In DM 7-12M (Seminar/No Seminar)

Join <agency name> for a FREE Medicare Seminar in your area.

<First\_Name> <Last\_Name> <Suffix>  
<Address\_Line1>  
<Address\_Line2>  
<City>, <State\_Code> <Zipcode> <Zip4>  
<USPS Barcode>

When you are ready to think about Medicare, We're ready to help

Get information about:

- Your coverage options, including \$0 premium plans
- Prescription drug coverage
- How to save on out-of-pocket costs
- When and how to enroll

<Agent First and Last Name>  
<Agency Name>  
<Phone Number>  
<Agency Name>  
<Email>  
<Website>

<First Name>  
<Last Name>

If you want to find a Medicare plan that fits your health—and your budget—just give us a call. Or fill out and return the form below.

Detach here. Complete and return in the postage-paid envelope provided.

**Let's connect!** Email: \_\_\_\_\_  
Phone: (\_\_\_\_\_) \_\_\_\_\_

We're here to help you find the right Medicare plan. There's no obligation.

<First\_Name> <Last\_Name> <Suffix>  
<Address\_Line1>  
<Address\_Line2>  
<City>, <State\_Code> <Zipcode> <Zip4>  
<USPS Barcode>

By returning this card and providing your telephone number and/or email address, you agree an authorized representative or licensed agent from agency name may call you at your residence/home/phone/cellular/other personal phone, or mail you to answer questions and provide additional information about Medicare products, health plan benefits and programs. Standard cellular phone and/or text message charges may apply from your wireless provider.

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**Call**

<Phone Number>  
to reserve your spot or register online at <tracking url>

<Agent First and Last Name>  
<Agency Name>  
<Phone Number>  
<Agency Name>  
<Email>  
<Website>

Join us for a FREE Medicare Seminar in your area

<Date/Time>	<Date/Time>
<Location 1>	<Location 1>
<Location 2>	<Location 2>
<Address>	<Address>
<Town>	<Town>

Find out more about how Medicare works, your coverage options, and enrollment information.

A sales person will be present with information and applications. For accommodations of persons with special needs at meetings, call 1-888-838-8388 (TTY: 711).

Independent, Authorized Agent for  
Blue Cross BlueShield of New Mexico  
An Independent Member of the Blue Cross and Blue Shield Association

HMO and PPO plans provided by Blue Cross and Blue Shield of New Mexico, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company (HLRC), an Independent Licensee of the Blue Cross and Blue Shield Association. HLRC is a Medicare Advantage organization with a Medicare contract. Enrollment in HLRC's plans depends on contract renewal.

Blue Cross and Blue Shield of New Mexico complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. ATINOCAN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-877-774-8388 (TTY: 711). DE baa aka nshln: Dii saad bee yinsh'go Dine Bxaad, saad-bee aka'lnwita'awrdy' e', taa jashn, et na' hoo' . kag'nodlnsh 1-877-774-8388 (TTY: 711).

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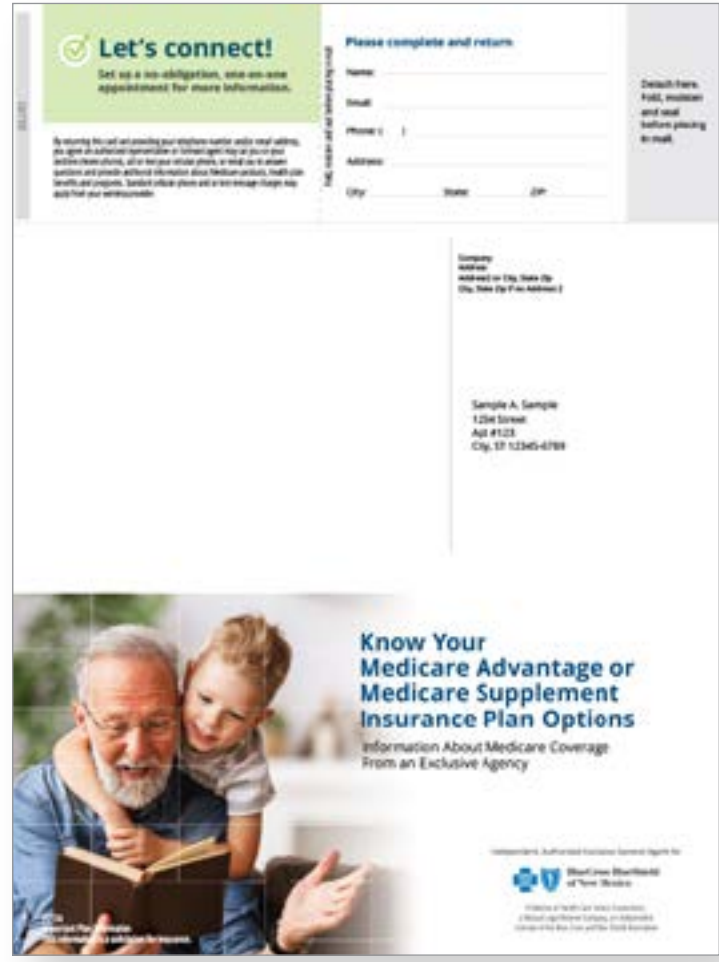
**Contact us today for the Medicare plan that's right for you!**

# Lead Generation Materials for Newly Eligible

(3 months from 65)

To view these materials, visit the producer supply portal.

Age-In DM 3M (Seminar/No Seminar)



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# Lead Generation Materials for Newly Eligible

(1 month from 65)

To view these materials, visit the producer supply portal.

Age-In DM 1M (Seminar/No Seminar)

**It's time** to choose your Medicare Advantage or Medicare Supplement Insurance Plan

Sample A, Sample  
1234 Street  
Apt #123  
City, ST 12345-6789  
Bar Code

**Don't wait**  
Get the answers you need on a Medicare Advantage or Medicare Supplement Insurance Plan from one of our agents.

**Dear First Name**  
You still have time to enroll in a plan that's right for your unique health and budget needs. See the other side to learn more.

Detach here. Return in the postage-paid envelope provided.

**Let's connect!**  
Set up a no-obligation, one-on-one appointment for more information.

Sample A, Sample  
1234 Street  
Apt #123  
City, ST 12345-6789  
Bar Code

Please complete and return:  
Email: \_\_\_\_\_  
Phone: ( ) \_\_\_\_\_

By returning this card and providing your telephone number and/or email address, you agree an authorized representative or licensed agent may call you on your landline (home phone), call at the your cellular phone, or email you to answer questions and provide additional information about Medicare products, health plan benefits and programs. Standard cellular phone and/or text message charges may apply from your wireless provider.

1MKNM01M

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**Call**  
Agency Name to discuss your Medicare Advantage or Medicare Supplement Insurance Plan options.

Now's the time to make sure you have the coverage you need and avoid government penalties. I'm authorized to help you select the Medicare Advantage or Medicare Supplement Insurance Plan that best fits your needs and budget.

Sincerely,

Agent First and Last Name  
Agency Name  
Phone Number  
Email  
Website

**Now's the time to plan for a healthy future**  
1 month to go Before 65

Don't wait! If you still haven't selected or enrolled in a Medicare Advantage or Medicare Supplement Insurance Plan, call me. I can help you select a plan that will cover your needs. We'll discuss:

- Doctors and Coverage
- Prescription Drugs
- Vision Care

Independent, Authorized Agent for  
**BlueCross BlueShield of New Mexico**  
A Division of Health Care Service Corporation, a Mutual Legal Reserve Company  
A National Legal Reserve Company, an Independent Company of the Blue Cross and Blue Shield Association

This information is a solicitation for insurance. Not connected with or endorsed by the U.S. Government or Federal Medicare Program. HMO and PPO plans provided by Blue Cross and Blue Shield of New Mexico, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company (HCS), an Independent Company of the Blue Cross and Blue Shield Association. HCS is a Medicare Advantage organization with a Medicare contract. Enrollment in HCS's plans depends on contract renewal. Medicare Supplement Insurance Plans are offered by Blue Cross and Blue Shield of New Mexico, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Company of the Blue Cross and Blue Shield Association. As long as you are age 65 or older, have Medicare Part A and are within the six months following your enrollment for Medicare Part B, your acceptance is guaranteed. If you are under age 65, have Medicare Part A and are enrolled in Medicare Part B, your acceptance is guaranteed within six months of your Part B effective date or another qualifying event. If you are on Medicare under age 65, you will also have a six-month open enrollment period when you reach age 65. If you are turning age 65, were previously enrolled in Medicare Parts A and B, and apply within six months of turning age 65, your acceptance is guaranteed. Individuals under the age 65 may qualify for Medicare if they become disabled. FORM\_MKAMP020250\_MJ 40006 12/11

**Contact me today**  
to see if you qualify!

Available by phone: 1-000-000-0000 (TTY 711)



# Lead Generation Materials for Newly Eligible

To view these materials, visit the producer supply portal.

Age-In DM FSI (Seminar/No Seminar)

With so many plan choices, it's nice to have someone to guide you.

Join us for a free, no-obligation Medicare seminar.

There are many benefits that come with Medicare. But sometimes knowing all the plan options can be overwhelming.

Agency Name is here to help you make sense of your Medicare options and can even help you find and enroll in the right Medicare plan for you.

Thank you through the enrollment process and make sure you're ready to take advantage of all the benefits that Medicare has to offer from day one.

Call 1-800-000-0000 (TTY: 711) today.

Form ID: 408322

Age-In Existing Member FSI

SAVE MORE. GET MORE.

Agency Name is here to help you get more from your Medicare benefits. We'll walk through the Medicare plans, answer questions, and help you make the best choice for you.

Call 1-800-000-0000 (TTY: 711) today.

Form ID: 408322

Age-In Print Ad (Seminar/No Seminar)

Join <agency name> for a FREE Medicare Seminar

Learn more about:

- Your coverage options, including \$0 premium plans
- Prescription drug coverage
- How to save on copays and other out-of-pocket costs
- When and how to enroll

Call <Phone Number> to reserve your spot or register online at <tracking url>

Form ID: 408322

Is Medicare Advantage right for you?

Many people prefer the extra benefits Medicare Advantage plans offer. These plans bundle prescription drug coverage and other health and wellness benefits with Original Medicare. Join a Blue Cross and Blue Shield of New Mexico Medicare Advantage plan, you get the added value of staying active and healthy and Medicare plan specialists to answer your questions and help you enroll.

Get help understanding your Medicare options.

Call 1-800-000-0000 (TTY: 711) today.

Form ID: 408322

Choose wisely & enjoy life's moments

Get more & save more with Medicare Advantage

Call now for more information about Medicare.

Form ID: 408322

# Lead Generation Materials for DSNP

To view these materials, visit the producer supply portal.

DSNP HMO Flyer

The flyer features the Blue Cross BlueShield of New Mexico logo at the top. The main headline reads "The coverage you deserve". Below this, it asks "Do you receive both Medicare and Medicaid benefits? If so, you may qualify!". The flyer lists "Upgraded benefits for 2023" including a \$0 monthly premium, 24 one-way trips with transportation assistance, a \$250 quarterly over-the-counter allowance, meal delivery services, and a free SilverSneakers Fitness Program. It also lists "Dental" benefits like \$0 copay for preventive dental and a \$1,000 allowance for comprehensive dental. "Vision" benefits include a \$0 copay for annual eye exams and a \$250 allowance for frames. A call to action at the bottom says "Call me now to learn more and enroll" with fields for agent name, phone number, and email. A small image shows a Medicare ID card and a Medicaid ID card.

DSNP HMO Postcard

The postcard features a photograph of a smiling man. The headline is "\$0 PPO plans Medicare Advantage plans with great benefits, no premiums!". Below the photo, it says "Medicare Advantage plans with \$0 premiums" and "Enrolling now!". A call to action box says "Call me today to receive information on the \$0 PPO plans available to you" and "Call me at Phone Number (770) 514-1111" with fields for agent name and agency number. The bottom of the postcard contains a disclaimer and a "Call me now" button.

DSNP Lead Card

The lead card features the Blue Cross BlueShield of New Mexico logo. It asks "We can help you find a Blue Cross Medicare Advantage plan that works for you. Find out if you can get extra benefits and savings at no cost. Please contact me with more information about a Blue Cross Medicare Advantage Dual Care HMO SNP or Blue Cross Medicare Advantage Dual Care Plus Preferred PPO SNP plan." It includes checkboxes for "Do you have Medicare Part A and Part B?" and "Do you have Medicaid (State Medical Assistance)?". Below this is a consent statement: "I consent to the use of my information to query certain government systems that maintain government programs eligibility data, by Health Care Service Corporation (HCSC), including any health care provider functions performed by HCSC or HCSC affiliates that hold CMS Medicare contracts." The form includes fields for "First Name", "Last Name", "Address", "City/State/Zipcode", "Phone Number", "Email", "Medicaid Number", and "Date/Time". A signature line is at the bottom. A footer note says "Keep card for your record purposes and use for 10 years." with a reference number 64987822.

# Special Enrollment Period

Your client may be able to join, switch or drop a Medicare Advantage Plan and Medicare Prescription Drug Plan during a Special Enrollment Period. Below is a list of some, but not all, of the reasons you may need to change during a Special Enrollment Period:

- Entering or leaving a qualified institution, such as a nursing home
- Qualifying for low-income subsidy assistance (Extra Help)
- Enrolling in Medicaid
- Involuntarily losing creditable prescription drug coverage
- Leaving or losing your employer's health plan

To view these materials, visit the [producer supply portal](#).

SEP Display Ads



SEP Social Ad

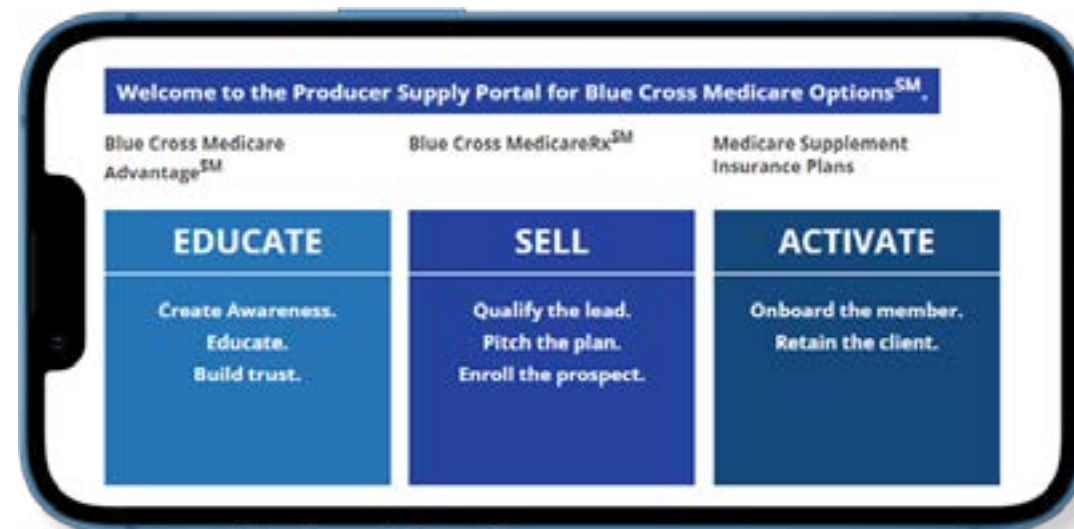


# Get the Most From the **Producer Supply Portal**

The Producer Supply Portal for Blue Cross Medicare Options<sup>SM</sup> is designed to make your sales efforts convenient and compliant. Certified producers can access materials for:

- Blue Cross Medicare Advantage<sup>SM</sup> Plans
- Blue Cross MedicareRx (PDP)<sup>SM</sup> Plans
- Blue Medicare Supplement Insurance Plans

**Your sales and education tools are organized by task. Here's how it looks:**



To access the producer supply portal, visit: <https://www.yourcmsupplyportal.com/login.asp>.

**EDUCATE** includes all the materials available to educate your prospects whether they are becoming eligible for Medicare, switching plans, or new to you.

**SELL** collects all your sales promotion and enrollment tools in one place, by product. Grow your business with these approved marketing materials.

**ACTIVATE** provides items your newly minted members may need to get started with their plan. Welcome them and stay connected.

### Instructions

1. Select Product Categories from the top navigation ribbon
2. Choose a Product and Language category
3. Roll over the task you want to view
4. Select and view the item you want to order

# Referral Program



# Referral Program

Producer Referrals Flyer

**Blue Cross Medicare Options<sup>SM</sup>**

### Medicare Options Referral Program

The Medicare Options Referral Program offers producers an alternative to becoming certified to sell Medicare plans. The program allows you to "sell" your clients to our Producer Specialists and will get paid.

**Program Overview**

The Referral Program enables you to sell your most valuable resources – TIME. Instead of you going through a lengthy and costly process to become a Medicare Producer, you can refer your clients to our Producer Specialists and your referral will be processed and your client will be able to enroll in a Medicare plan. Our Producer Specialists are in both areas:

- Medicare Supplement (Medigap) plans
- Medicare Advantage (MA) plans

**Subsequent Process**

1. Refer the prospect that you think is going to be a Medicare Prospect and a qualified Producer Specialist will be assigned to you.
2. Once your client is referred, the call includes the written offer available in our Product Specialist and your client will be able to enroll in a Medicare plan.
3. Your client will be assigned to a Medicare Specialist.

**Referral Payments**

Subsequent payments will be calculated and monthly commission reports will be emailed to you on the 15th of the month and by the following terms:

1. The referral payment is provided to the producer 30 days after the effective date. A referral payment will not be paid for any month that the producer is not active for a minimum of 30 days.
2. Referral payments will be made based on the charge back, unless it is a non-renewal commission.
3. No renewal commission will be paid.

**Eligibility Requirements**

**Qualifications:**

- Be licensed in your state as a producer.
- Be licensed with the Blue Cross and Blue Shield Plan in your state.
- Not have any disciplinary actions pending.
- Complete the Medicare Options Referral Program form.
- Submit a signed copy to the Business Unit.

**Participation Requirements**

Participation in the Referral Program is optional and is an At-Will arrangement. Producers who do not wish to participate in both the initial and subsequent programs.

**Qualified Referrals**

1. Initial Enrollment Period (IEP) 12 months prior to turning 65. This includes initial and 8 months after the end of the IEP.
2. In a Special Enrollment Period (SEP).
3. In a General Enrollment Period (GEP).
4. The prospect is referred and follows the required process to obtain enrollment and results in an MA/PI or PDP plan.

**Questions?**

If you have any questions about the program, reach out to your Regional Sales Manager.

Medicare Options Referral Log

**Blue Cross Medicare Options<sup>SM</sup>**

### Medicare Options Referral Program REFERRAL LOG

**1. Producer Information**

First Name: \_\_\_\_\_ Middle Initial: \_\_\_\_\_ Last Name: \_\_\_\_\_

BOE Assigned ID Number: \_\_\_\_\_ Email Address: \_\_\_\_\_

Referral Date: \_\_\_\_\_

**2. Prospect Information**

First Name	Last Name	BOE	Zip Code

**Submit**

**IMPORTANT**

To receive credit, submit the referral form within 30 business days of handing a referral card to your prospect.

Do not fill the form using the information for each prospect, but instead include the information for each prospect and only the results credit for each.

Do not fill the form using the prospect's age if you are not in the application. For example, if your prospect is 65, but their application says 64, we will not be able to credit it and you won't receive credit.

Blue Cross Medicare Options is a service of Blue Cross and Blue Shield of New Mexico, a Division of Health Care Service Corporation, a Mutual Legal Entity Company, an Independent Member.

# Referral Program

Medicare Producer Fee Schedule

**Blue Cross Medicare Options**  
Blue Cross Medicare Options  
Producer Fee Schedule

Product	One-time Fee per enrollment
Medicare	\$ 25
Medicare Advantage	\$100

**Disclaimers**  
This Medicare Options Referral Program Producer Participation Agreement must be completed by a licensed producer who is licensed and appointed with us. In order to participate in this program a producer must be appointed and licensed to the terms of the agreement.  
For a producer to be qualified they must be "State to State" or otherwise membership must remain enrolled in the plan for 90 days and enroll and activate all the members that occur previous to that. An administrator is required to be entered at the member's residence prior to the required 90-day timeframe.  
Multiple payments made for a referred member will be 100% earned with no charge-backs occurring.  
  
NOTE: It is the Producer's responsibility to ensure the accuracy of each and every enrollment submitted. BCRB will not assume responsibility for all Medicare Plan of Record (POR) errors. It is the Producer's responsibility to ensure the accuracy of all information submitted.  
  
We thank you for the time you have spent with us. We appreciate your business and look forward to your continued success.

Referral Program Producer Agreement

**Blue Cross Medicare Options**  
Medicare Options Referral Program  
PRODUCER PARTICIPATION AGREEMENT

**STOP**  
This form should be approved by agency principals and producers who are licensed and appointed to sell agents with Blue Cross and Blue Shield of Texas, Blue Cross and Blue Shield of Missouri, Blue Cross and Blue Shield of New Jersey, Blue Cross and Blue Shield of California and Blue Cross and Blue Shield of Florida. Call Center (800) 444-4444 for more information on the Medicare Options Referral Program.

**1. Participation Eligibility**  
Your Agreement form will be reviewed when submitted. Upon approval, you will receive an email with instructions regarding your responsibilities, as well as your agency's responsibilities, in order to receive credit for any referrals. When you receive that email, you may begin to refer clients to Medicare Advantage, Prescription Drug (MAPD) plans or stand alone Prescription Drug Plans (SDP).  
Referrals/producers are strictly prohibited from selling, marketing, providing benefits or otherwise with prospective clients any products, benefits or other business of theirs, in accordance with the marketing guidelines established by the Centers for Medicare and Medicaid Services (CMS) and BCRB.  
As a referral producer, you should provide the client with:  
• Your name or your agency's name  
• Your or your agency's BCRB assigned ID number  
• The client's enrollment/claim number  
When you are approved you may download personalized Referral Program referral cards from Blue Cross for Producers™. Send the Referral card on the left-hand side of the page and fill in Product and Form Choice, Medicare Options Referral Program to get to the referral log, fee schedule, materials, and referral cards. Producers may not divulge their own creation of the Referral Program referral cards that would be considered marketing material and would require prior CMS and BCRB approval. Producers may provide clients with this contact business card in order to provide the producer's name, producer number, and dedicated enrollment phone number.  
All producer or agency will be entitled to a referral payment for each referred client who successfully enrolls into your agency on the referring agent, within 60 days of the MAPD or SDP plan for at least 90 days, and has paid three months of premium before application. Compensation is subject to applicable terms and conditions of the Referral Program Participation Agreement and CMS guidelines.  
As previously stated, sales/producers should enroll business under the agency's participation agreement and assign BCRB producer number.

# Referral Program

Medicare Referral Cards





# Additional Resources



# Additional Resources

## Important Plan Information

Please see the links below for providers, formularies and plan documents

<https://www.bcbsnm.com/medicare/tools-resources/forms-documents>

### Additional portal items

- 0% cost sharing limited to diabetic testing supplies (meters, strips and lancets) obtained through the pharmacy for a LifeScan branded product (OneTouch Verio Flex, OneTouch Verio, OneTouch Ultra Mini and OneTouch Ultra 2)
- Scope of Appointment (available on the supply portal)
- World Wide Travel Claims: [www.bcbsglobalcore.com](http://www.bcbsglobalcore.com)
- Brand Guidance

### Transportation (if available)

Blue Medicare Ride Assistance is the available transportation vendor. Please call the reservation line below:

**844-452-9379** BCBS Medicare Reservations

Issues with the reservation, has there been a delay, etc.

Please call Ride Assist line below:

**844-452-9380** IL BCBS Medicare Ride Assist



# Additional Resources

## Times to Enroll

### Enrollment Periods

- Annual Enrollment Period (AEP): **October 15 — December 7**
- Initial Enrollment Period (IEP): seven (7) months (your birthday month plus three months prior and after)
- Initial Coverage Election Period (ICEP). *IEP AND ICEP USUALLY COINCIDE*
- General Enrollment Period Picking Up Part B: **(January 1 — March 31, effective July 1)**. Penalty may apply
- Open Enrollment Period annually through March 31. Beneficiaries can make one change to a MAPD or PDP (and back to original Medicare).
- Medicare Supplement enrollment occurs year round

### Special Enrollment Periods

- Change in circumstances
- Moving
- Group or other creditable coverage changes
- Your current plan exits **(AEP, and December 8 — last day of February)**
- Those on LIS and Medicaid now can only change plans every 3 months for the first 9 months of the year

### Medicare Supplement Plan Year

The plan year is the 12-month period during which your Medicare Supplement policy is effective. It is determined by the coverage start and end dates. For example, a Medicare Supplement policy that starts and (renews) on July 1 will continue for the 12-month period through June 30 of the following year.

## Next Steps

### Next steps to the enrollment

- Prepare for Welcome Kit and Welcome Call
- SilverSneakers [www.silversneakers.com](http://www.silversneakers.com)
- Tru Hearing [www.truhearing.com](http://www.truhearing.com)
- Transportation (see calling directions on page 35)
- Dental Coverage (always choose DPPO!) [www.dnoa.com](http://www.dnoa.com)
- Vision Coverage (always choose Select!) <https://member.eyemedvisioncare.com/bcbsnmind/en>
- Rewards and Incentive Program <https://www.bcbsnm.healthmine.com>

### Late Enrollment Penalty

If a beneficiary enrolls in a stand-alone PDP more than 63 consecutive days after his or her IEP, the beneficiary may be subject to a Late Enrollment Penalty.

The cost of the LEP depends on how long the beneficiary went without creditable prescription drug coverage.

The LEP is calculated by multiplying 1% of the “national base beneficiary premium” times the number of full, uncovered months the beneficiary was eligible but didn’t join a PDP and went without other creditable prescription drug coverage.

The final amount is rounded to the nearest \$0.10 and added to the beneficiary’s monthly premium.

The national base beneficiary premium may increase each year, so the penalty amount may also increase each year.

The LEP will not apply if the beneficiary has Creditable Coverage.

# Additional Resources

## Billing and Payment Information

- Electronic Funds Transfer (EFT)
- Paper Bill (sent 15 days prior to the due date)
- Social Security Administration (SSA) Deduction
- Railroad Retirement Board Deduction
- The member selects a payment method at the time of enrollment
- Members who do not select a billing option on their enrollment form will automatically receive a paper billing statement
- Important note: if they receive a bill directly, they should pay it; setting up social security deduction or EFT may take at least one payment cycle
- Agents do not collect premiums
- Those on a zero-premium plan will only receive a bill if they are paying a late penalty premium

## Blue Cross Medicare Advantage

P.O. Box 258222  
Oklahoma City, OK 73126

## Overnight Payments

Blue Cross Medicare Advantage (PPO)  
3232 West Reno  
Lockbox #258822  
Oklahoma City, OK 73107

## Blue Cross Medicare Rx (PDP)

PO Box 268845  
Oklahoma City, OK 73126-8845

## Mail International Claims to:

BCBS World Wide Center  
PO Box # 261630  
Miami, FL 33126

or: [bcbsglobalcore.com](https://bcbsglobalcore.com)

## Membership Rewards

[www.BlueRewardsNM.com](https://www.BlueRewardsNM.com)

## Resources

### Medicare

<https://www.medicare.gov/>

### Extra Help and Medicare Guidance

<https://www.medicare.gov/manage-your-health>

# Contact Information

## Contracting and Agent Support

Regarding	Contact
Medicare Advantage Help Desk	(888) 723-7423
Medicare Advantage Enrollment Fax Line	(855) 895-4747
PDP / MAPD / Part D Help Desk Policy, application and POR related inquiries	(888) 723-7423
PDP / Part D Enrollment Fax Line	(855) 297-4245
Medicare Supplement Help Desk	(877) 587-6638
Medicare Supplement Enrollment Fax Line	(855) 867-6714

Regarding	Contact
Commissions and Contracting / Producer Administration Phone	(855) 782-4272
Producer Administration Fax	(918) 549-3039
Commissions and Contracting / Producer Service Center Email Commission and certification related inquiries	producer_service_center@bcbsok.com
AHIP or HCSC Certification Inquiries	bmrxcertification@hcsc.net or via BAP
Blue Access For Producers Help Desk (IT Help Desk) Issues with the ComplianceWire website related inquiries	(888) 706-0583
Supply Line Supply and Supply Portal related inquiries	(888) 655-1357 bcbsupport@summitdm.com
Producer Hotline / Supply Portal Product Questions	cmsalessupport@bcbstx.com
Supply Website Ordering PDP/MAPD supplies	www.yourcmsupplyportal.com
AHIP (external number) Inquiries concerning AHIP's website or training	(866) 234-6909

# Contact Information

## Contracting and Agent Support

Blue Access For Producers (BAP)			
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
Blue Access for Producers (BAP): <a href="http://www.bcbsnm.com/producer">www.bcbsnm.com/producer</a>	Your 9-digit HCSC-provided producer ID.	Upon registering, a randomly generated, unique password will be sent to the email address on file. Logging in with the randomly generated password, the system will prompt the agent to change to a new, unique and memorable password.	24 hours after receipt of welcome letter and producer ID

It is essential when enrolling a beneficiary online, that you log into BAP using your PRODUCER NUMBER, and not your agency number. If not, your agent of record status and commissions are put at risk. If submitting a paper application, the same rule applies.

