



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



- Existing Counties
- Expanded Counties
- Not Covered Counties

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

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

Contact your BCBSNM Sales Rep or GA/NMO to learn more

### Product Highlights

**NEW Rx Benefits**

- Amazon added to preferred mail-order pharmacies
- Replaced low-cost Enhanced formulary with a Value 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 \$699 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 (Eddy)
- Now covering 30 of 33 counties in NM

**Provider Network:**

- ~4,000 Primary Care Providers
- ~21,000 Specialists
- ~600 Hospitals/Other Care Facilities

**Blue Card Program**

- Enables members to obtain health care services while traveling or living in another BCBS plan's service area
- Links participating health care providers with independent BCBS plans across the country, and in more than 200 countries and territories worldwide

**Specialized Coverage for U.S. Military Veterans**

- Helps to save on health care costs by reducing Medicare Part B premium, which member pays to Social Security Administration

**Product Offerings**

**7 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>

**Product Highlights**

**Simplified Optional Supplemental Benefits Plans**

2 OSB plans; hearing benefits are now embedded in plans

- Premier Plan:**
  - Vision - Includes lenses and annual allowance for frames/contacts
  - 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)

**Provider Network:**

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~21,000 Specialists  
~600 Hospitals/Other Care Facilities

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**Product Offerings**

**7 PPO Plans:**

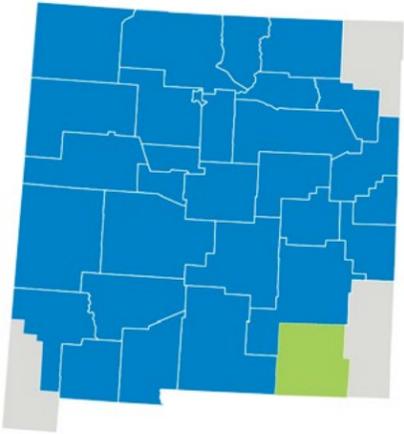
- Blue Cross Medicare Advantage Choice Premier (PPO)<sup>SM</sup>
- Blue Cross Medicare Advantage Classic (PPO)<sup>SM</sup>
- Blue Cross Medicare Advantage Dental Premier (PPO)<sup>SM</sup>
- Blue Cross Medicare Advantage Flex Access (PPO)<sup>SM</sup>
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-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

## 2024 Expansion

Plan expansions in 1 county  
Serving 30 of 33 counties in 2024

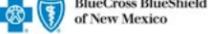


- Existing Counties
- Expanded Counties
- Not Covered Counties

**New Mexico Counties**

- Bernalillo County - Albuquerque
- Catron County - Reserve
- Chaves County - Roswell
- Cibola County - Grants
- Colfax County - Raton
- Curry County - Clovis
- De Baca County - Fort Sumner
- Dona Ana County - Las Cruces
- Eddy County - Carlsbad
- Grant County - Silver City
- Guadalupe County - Santa Rosa
- Harding County - Mesquero
- Hidalgo County - Lordsburg
- Lea County - Lovington
- Lincoln County - Carrizozo
- Los Alamos County - Los Alamos
- Luna County - Deming
- McKinley County - Gallup
- Mora County - Mora
- Otero County - Alamogordo
- Quay County - Tucuman
- Rio Arriba County - Tierra Amarilla
- Roosevelt County - Portales
- Sandoval County - Bernalillo
- San Juan County - Aztec
- San Miguel County - Las Vegas
- Santa Fe County - Santa Fe
- Sierra County - Truth or Consequences
- Socorro County - Socorro
- Taos County - Taos
- Torrance County - Estancia
- Union County - Clayton
- Valencia County - Los Lunas

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# 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

### 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

	Blue Cross MedicareRx Choice (PDP) <sup>SM</sup> 55715-020		Blue Cross MedicareRx Value (PDP) <sup>SM</sup> 55715-003	
	Preferred Retail Pharmacy	Non-Preferred Retail Pharmacy	Preferred Retail Pharmacy	Non-Preferred Retail Pharmacy
<b>Plan Premium</b>	<b>\$29.50</b>		<b>\$90.80</b>	
<b>Cost Share</b>				
Tier 1	\$0	\$15	\$1	\$10
Tier 2	\$3	\$20	\$8	\$20
Tier 3	\$46	\$47	\$45	\$47
Tier 4	50%	50%	31%	31%
Tier 5	25% (60 and 90 day Not Covered)		25% (60 and 90 day Not Covered)	
<b>Annual Prescription Deductible</b>	\$545 (Tiers 3-5)		\$545 (Tier 3-5)	
<b>Formulary</b>	LCE Custom		Enhanced HC	
<b>Gap Coverage</b>	Defined Standard		Full Coverage on Tier 1	
<b>Preferred Pharmacies</b>	Albertsons, Walgreens		Albertsons, Safeway, Smith's, Walgreens, Walmart and independents	
<b>Mail Order</b>	3x (Tiers 1-4), (Tier 5 - 30 day (Covered); 60/90 Not Covered)		3x (Tiers 1-4), (Tier 5 - 30 day (Covered); 60/90 Not Covered)	

**Drug list sizes:**  
LCE 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.  
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### PDP Products

- Blue Cross MedicareRx Choice (PDP)<sup>SM</sup>
- Blue Cross MedicareRx Value (PDP)<sup>SM</sup>

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# MED SUPP Product Sizzle Sheet

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

Med Supp sizzle sheet

## 2023 Blue Cross and Blue Shield of New Mexico Sizzle Sheet



### Key Benefits

**Freedom and flexibility to visit any doctor or hospital that accepts Medicare**

- Blue Cross and Blue Shield of New Mexico is a name recognized everywhere in the U.S.
- Virtually hassle-free claims processing
- Helps with costs not covered by Medicare Parts A and B

**New Plan G Plus**

- Dental
- Hearing
- Vision
- SilverSneakers® Fitness Program
- 24/7 Nurseline

**Value-added benefits**

- TruHearing® \$0 annual hearing exam and discounts on hearing aids
- 24/7 Nurseline access for all Medicare Supplement members

**Stable rates**

- Reliable rates – no teaser rates or gimmicks
- Only modest rate fluctuations over the past 10 years
- Rate structure factors in gender and tobacco usage

**Member extras**

- Blue365® program provides discounts on products and services that encourage healthy living
- Blue Access for Members™ is a secure website members to learn more about their policies, tr claims, and more

### Medicare Supplement Product Offerings

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

BlueCross BlueShield of New Mexico		Medicare Supplement Products			
Effective 04/01/2023	Basic Plan Option	Comprehensive Plan Option	Innovative Plan Option	Budget-Conscious Plan Options	
	Plan A	Plan G	Plan G Plus	High Deductible Plan G*	Plan N
Basic Benefits	✓	✓	✓	✓	✓ <small>copay applies**</small>
Skilled Nursing Coinsurance		✓	✓	✓	✓
Part A Deductible		✓	✓	✓	✓
Part B Excess		✓	✓	✓	
Foreign Travel Emergency Care		✓	✓	✓	✓
24/7 Nurseline	✓	✓	✓	✓	✓
SilverSneakers® Fitness Program			✓		
Dental			✓		
Hearing	✓	✓	✓	✓	✓
Vision			✓		

\*This high-deductible option requires a member to pay a deductible of \$2,700 before the plan begins to pay. Once the plan deductible is met, the plan pays 100% of covered services for the rest of the calendar year.  
\*\*Plan N requires a copayment of up to \$20 for office visits and a copayment of up to \$50 for ER.

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Medicare Supplement Insurance Plan Notice: 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 Licensee of the Blue Cross and Blue Shield Association.

NOT FOR DISTRIBUTION TO BENEFICIARIES, MEMBERS, OR PROSPECTS



# 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) <sup>SM</sup> H1666-012		Blue Cross Medicare Advantage Dental Premier (PPO) <sup>SM</sup> H1666-016		Blue Cross Medicare Advantage Health Choice (PPO) <sup>SM</sup> H1666-014		Blue Cross Medicare Advantage Saver Plus (PPO) <sup>SM</sup> H1666-015	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Primary Care Provider Visits	\$0 copay	\$30 copay	\$0 copay	\$30 copay	\$0 copay	\$30 copay	\$0 copay	\$30 copay
Specialist Visits	\$25 copay	\$75 copay	\$45 copay	\$75 copay	\$45 copay	\$75 copay	\$45 copay	\$75 copay
Maximum Out-of-Pocket	\$3,900	\$7,950	\$7,550	\$11,300	\$4,900	\$8,950	\$6,000	\$8,950
Inpatient Hospital Copay	\$265/day for days 1-6	\$500/day	\$370/day for days 1-6	\$500/day	\$370/day for days 1-6	\$500/day	\$370/day for days 1-6	\$500/day
Preferred Retail Pharmacy Copays	\$0/\$8/\$47/\$100/33%	\$15/\$20/\$47/\$100/33%	\$0/\$8/\$47/\$100/25%	\$15/\$20/\$47/\$100/25%	\$0/\$8/\$47/\$100/25%	\$15/\$20/\$47/\$100/25%	\$0/\$8/\$47/\$100/25%	\$15/\$20/\$47/\$100/25%
Prescription Drug Deductible	\$0	\$0	\$545 (Tiers 3-5)	\$0	\$545 (Tiers 3-5)	\$0	\$545 (Tiers 3-5)	\$0
Preferred Pharmacy Network	Albertsons, Walgreens		Albertsons, Walgreens		Albertsons, Walgreens		Albertsons, Walgreens	
Dental <sup>1</sup>	Routine Preventive \$0 copay, 2 exams, 2 cleanings, 1 X-ray		Routine Preventive \$0 copay, 2 exams, 2 cleanings, 1 X-ray		Routine Preventive \$0 copay, 2 exams, 2 cleanings, 1 X-ray		Routine Preventive \$0 copay, 2 exams, 2 cleanings, 1 X-ray	
	Comprehensive \$2,000 annually		Comprehensive \$5,000 annually		Comprehensive \$1,000 annually		Comprehensive \$1,000 annually	
Vision	Routine Eye Exam \$0 copay, 1 exam/year		Routine Eye Exam \$0 copay, 1 exam/year		Routine Eye Exam \$0 copay, 1 exam/year		Routine Eye Exam \$0 copay, 1 exam/year	
	Hardware/Contacts Allowance \$100 annual allowance		Hardware/Contacts Allowance \$100 annual allowance		Hardware/Contacts Allowance \$100 annual allowance		Hardware/Contacts Allowance \$100 annual allowance	
Hearing	Hearing Exam \$0 copay, 1 exam/year		Hearing Exam \$0 copay, 1 exam/year		Hearing Exam \$0 copay, 1 exam/year		Hearing Exam \$0 copay, 1 exam/year	
	Hearing Aids \$699 or \$999 copay		Hearing Aids \$699 or \$999 copay		Hearing Aids \$699 or \$999 copay		Hearing Aids \$699 or \$999 copay	
	Over-the-Counter <sup>2</sup> \$100 quarterly allowance		Over-the-Counter <sup>2</sup> \$50 quarterly allowance		Over-the-Counter <sup>2</sup> \$50 quarterly allowance		Over-the-Counter <sup>2</sup> Not Included	
SilverSneakers <sup>SM</sup> Fitness Program	Included		Included		Included		Included	
Rewards Program <sup>3</sup>	Earn up to \$100 in Gift Cards		Earn up to \$100 in Gift Cards		Earn up to \$100 in Gift Cards		Earn up to \$100 in Gift Cards	
Transportation	Not Included		Not Included		Not Included		Not Included	
Telehealth Services	\$0 copay, virtual visits		\$0 copay, virtual visits		\$0 copay, virtual visits		\$0 copay, virtual visits	
Flexible Spend Card <sup>4</sup>	Not Included		Not Included		Not Included		Not Included	
Buy Down	Not Applicable		Not Applicable		Not Applicable		Not Applicable	
<b>Optional Supplemental Benefits Plan<sup>5</sup></b>	Basic Silver		Basic Silver		Basic Silver		Basic Silver	
	Annual Allowance \$1,000		Annual Allowance \$1,000		Annual Allowance \$1,000		Annual Allowance \$1,000	
	Routine Preventive Not Included		Routine Preventive Not Included		Routine Preventive Not Included		Routine Preventive Not Included	
Dental	Basic Restorative Not Included		Basic Restorative Not Included		Basic Restorative Not Included		Basic Restorative Not Included	
	Comprehensive 20% coinsurance		Comprehensive 20% coinsurance		Comprehensive 20% coinsurance		Comprehensive 20% coinsurance	
	Major Restorative 50% coinsurance		Major Restorative 50% coinsurance		Major Restorative 50% coinsurance		Major Restorative 50% coinsurance	
Vision	Hardware/Contacts Allowance Not Included		Hardware/Contacts Allowance Not Included		Hardware/Contacts Allowance Not Included		Hardware/Contacts Allowance 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) <sup>SM</sup> H3251-002
Primary Care Provider Visits	\$0 copay
Specialist Visits	\$17 copay
Maximum Out-of-Pocket	\$3,900
Inpatient Hospital Copay	\$265/day for days 1-6
Preferred Retail Pharmacy Copays	\$0/\$8/\$47/\$100/33%
Prescription Drug Deductible	\$0
Preferred Pharmacy Network	Albertsons, Safeway, Smith's, Walgreens, Walmart and independents
Dental <sup>1</sup>	Routine Preventive \$0 copay, 2 exams, 2 cleanings, 1 X-ray
	Comprehensive \$2,000 annually
Vision	Routine Eye Exam \$0 copay, 1 exam/year
	Hardware/Contacts Allowance \$100 annual allowance
Hearing	Hearing Exam \$0 copay, 1 exam/year
	Hearing Aids \$699 or \$999 copay
	Over-the-Counter <sup>2</sup> \$130 quarterly allowance
SilverSneakers <sup>SM</sup> Fitness Program	Included
Rewards Program <sup>3</sup>	Earn up to \$100 in Gift Cards
Transportation	12 one-way trips
Telehealth Services	\$0 copay, virtual visits
Flexible Spend Card <sup>4</sup>	\$1,000 annual allowance; Dental/Vision/Hearing
Buy Down	Not Applicable
<b>Optional Supplemental Benefits Plan<sup>5</sup></b>	
	Annual Allowance \$1,000
	Routine Preventive Not Applicable
Dental	Basic Restorative Not Applicable
	Comprehensive Not Applicable
	Major Restorative Not Applicable
Vision	Hardware/Contacts Allowance 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

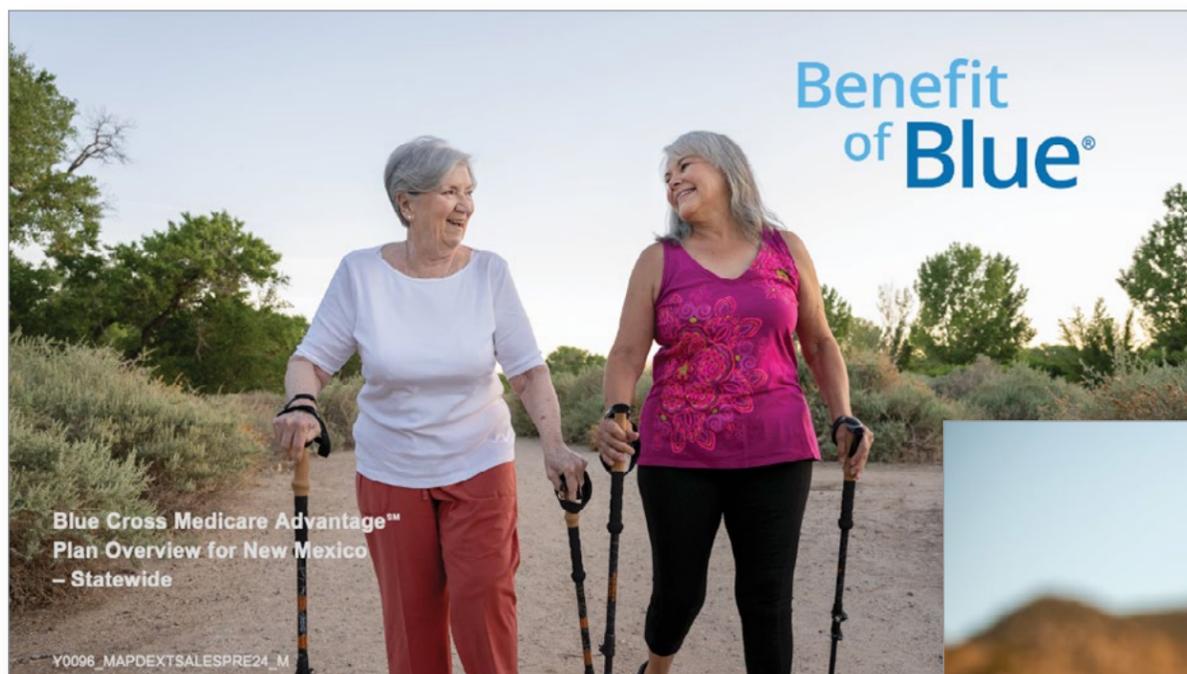
**You can also find these Important Forms and Disclosures in the DigiKit:**

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

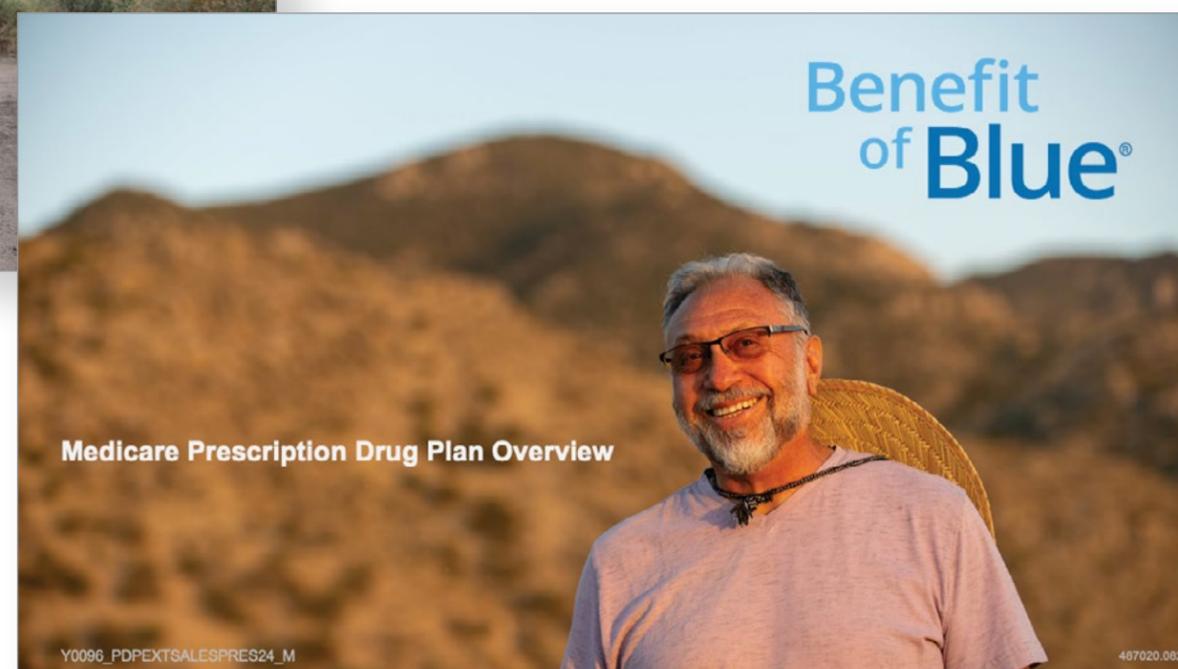
# MAPD and PDP Marketing Materials

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 Yearly Rate Change flyer

BlueCross BlueShield of New Mexico

Are you looking for reliable rates for your Medicare Supplement insurance plan coverage? Over the years, Blue Cross and Blue Shield of New Mexico has offered premiums without gimmicks like teaser rates.

Medicare Supplement Rate History*	
2013	1.5% Rate Increase
2014	1% Rate Increase
2015	<b>2.6% Rate Decrease</b>
2016	3.3% Rate Increase
2017	7.6% Rate Increase
2018	4.7% Rate Increase
2019	3.4% Rate Increase
2020	4.3% Rate Increase
2021	Rate Hold
2022	9.5% Rate Increase
2023	3% Rate Increase

\*Rate change averages across all plans.

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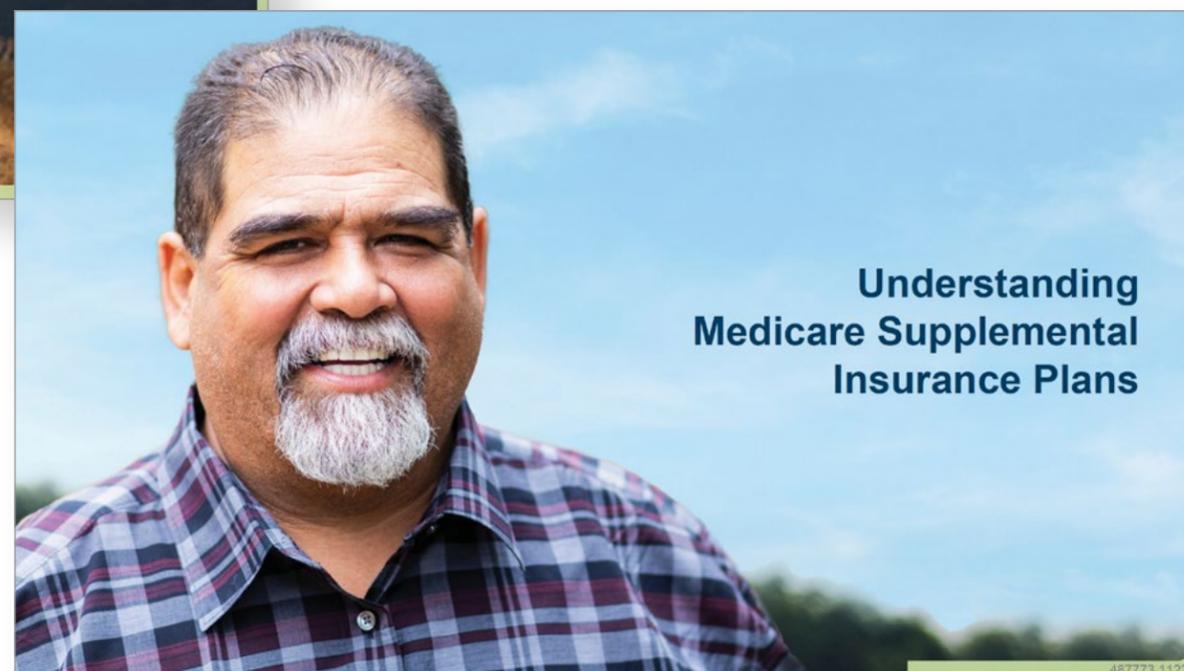
# Med Supp Marketing Materials

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

Med Supp Sales Presentation



Med Supp Education Presentation



# Educational Videos

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



## Understanding Your Annual Notice of Change

An annual notice of change document, or "ANOC", is an important document that summarizes and lists changes in costs, monthly premium, or plan benefits for the coming year. **1:23**



## Understanding Your Evidence of Coverage

In this video, we'll discuss what an Explanation of Coverage is (sometimes also known as an "EOC") and why it's important. We'll also talk about when you will receive an Explanation of Coverage, and how to read it. **1:44**



## Making Sense of MACRA

In this video, we'll discuss the Medicare Access and CHIP Reauthorization Act, or "MACRA", a new law that made changes to Medicare Supplement Insurance plans. The law will only affect persons newly eligible for Medicare after December 31, 2019. **1:52**



## AEP Is Around the Corner

October 15 through December 7 is the Medicare Annual Enrollment Period, when members can determine whether their plan will continue to meet their needs the following year. **2:07**



## Get the Most from Your Medicare Advantage Plan

The video spotlights Blue Cross and Blue Shield Medicare Advantage Plans and inspires members to use its many benefits and services, including help to set up medical appointments and to find specialists, prescription drug coverage, zero-dollar preventive services, a large network of physicians and more. **0:53**



## New to Medicare?

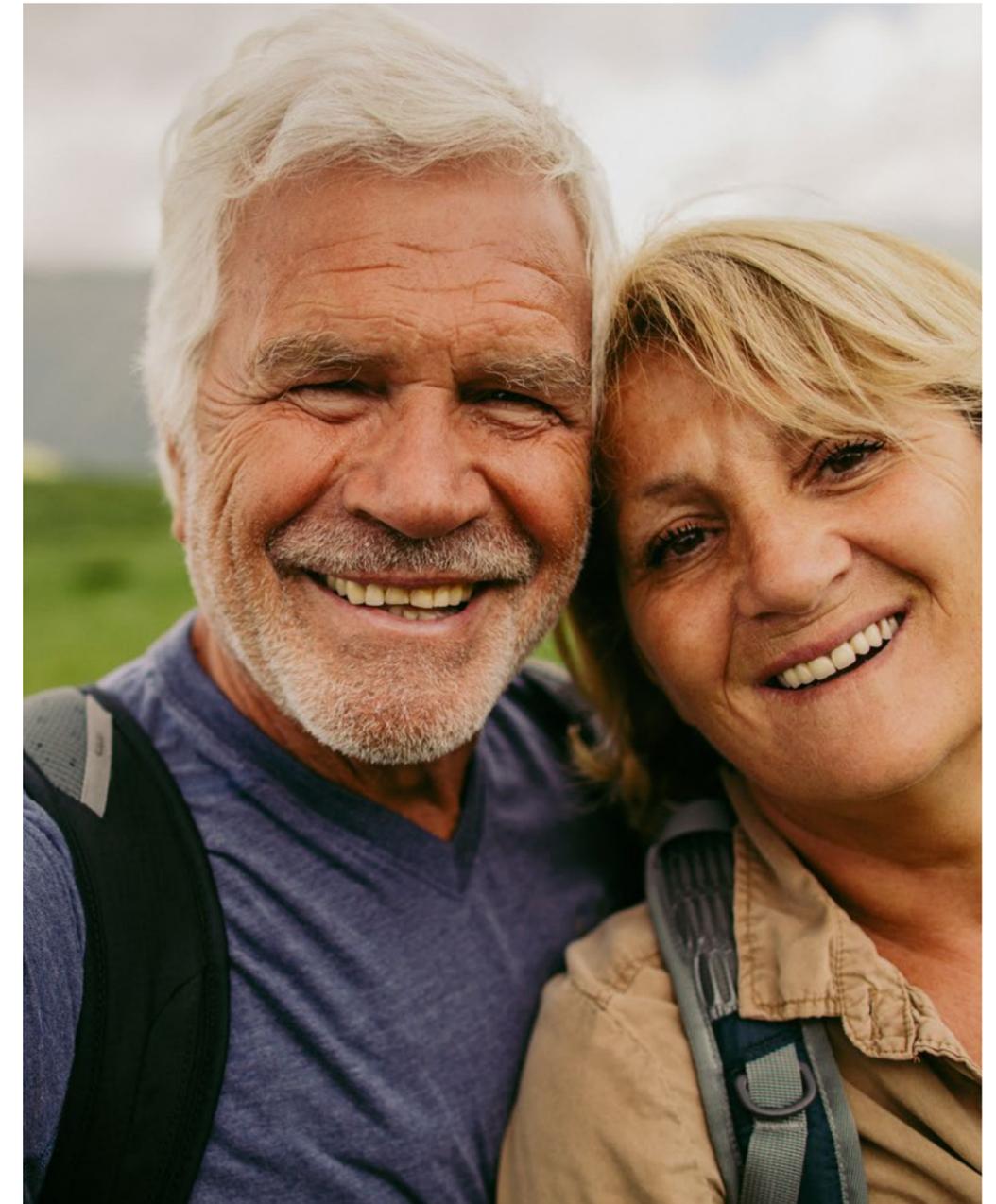
There are certain times you can sign up for Original Medicare. Since it covers most but not all health care costs, look into a Medicare Supplement Insurance plan or a Medicare Advantage plan to help cover your share of costs. **2:56**

# 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.

AEP Display Ads



AEP Social Ad



AEP FSI

Independent, Authorized Agent for  
BlueCross BlueShield of New Mexico

**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<sup>SM</sup> 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

**ALL FOR \$0 A MONTH**

MAPD Lead Card

BlueCross BlueShield of New Mexico

We can help you find a Blue Cross Medicare Advantage<sup>SM</sup> 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)<sup>SM</sup> or Blue Cross Medicare Advantage Dual Care Plus Preferred (PPO SNP)<sup>SM</sup> 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 hold CMS Medicare contracts.

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

XXXX\_GSNMNC23\_M Retain card for your record purposes and on file for 10 years. 484085.0822

# 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 on your landline (home phone), call or text 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.

Back

**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 1-888-888-8888 (TTY: 711).

Independent, Authorized Agent for  
**BlueCross BlueShield of New Mexico**  
An Independent Licensee 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 (HCSC), an Independent Licensee of the Blue Cross and Blue Shield Association. HCSC is a Medicare Advantage organization with a Medicare contract. Enrollment in HCSC'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. ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-877-774-8592 (TTY: 711). Díj baa akó nínizín: Díí saad bee yánilít'go Diné Bizaad, saad bee áká'ánínda'áwo'de' e'; t'áá jik'eh, éí ná hóló', kojí' hódíilnih 1-877-774-8592 (TTY: 711).

Y0096\_MAPDNE712SEM\_M 486706.0222

**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)

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

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, cell or text 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.

Please complete and return

Name: \_\_\_\_\_  
 Email: \_\_\_\_\_  
 Phone: ( ) \_\_\_\_\_  
 Address: \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP: \_\_\_\_\_

Detach here. Fold, moisten and seal before placing in mail.

Company Address  
 Address 1 or City, State Zip  
 City, State Zip if no Address 2

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

**Know Your Medicare Advantage or Medicare Supplement Insurance Plan Options**  
 Information About Medicare Coverage From an Exclusive Agency

Doctors and Coverage  
 Prescription Drugs  
 Vision Care  
 Transportation

Give me a call and we'll find the right plan for your needs.  
 Agency Name  
 Agent Phone Number  
 Agent Website

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 (HSC), an Independent Licensee of the Blue Cross and Blue Shield Association. HSC is a Medicare Advantage organization with a Medicare contract. Enrollment in HSC'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 Licensee of the Blue Cross and Blue Shield Association.  
 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. ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-877-374-6332 (TTY: 711). Si habla otro idioma, llame al 1-877-374-6332 (TTY: 711).  
 4860718221

Back

Dear First Name  
 When it comes to Medicare, one size does not fit all.  
 That's why it's important to choose a plan that's designed to give you more care for your Medicare dollar, offering you benefits and services beyond Original Medicare.

**Call Agency Name to discuss your plan options**  
 Together, we can review the many benefits available to you with a Medicare Advantage or Medicare Supplement Insurance Plan. We'll review:

- Doctors and Coverage
- Prescription Drugs
- Vision Care
- Transportation

Give me a call and we'll find the right plan for your needs.  
 Agency Name  
 Agent Phone Number  
 Agent Website

**Plan ahead for a healthy future**

Now	1 month Before 65
You are now eligible for enrollment. Let's discuss your options so you don't risk any delays or gaps in your coverage.	Don't wait! If you still haven't selected a plan, call me. I can help you select a plan that will cover your health and prescription needs.

Detach here. Fold, moisten and seal before placing in mail.

# 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 or text 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.

ILMPPDMSNE1M

Back

**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, an Independent Licensee 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 (HCSC), an Independent Licensee of the Blue Cross and Blue Shield Association. HCSC is a Medicare Advantage organization with a Medicare contract. Enrollment in HCSC'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 Licensee 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. YD096\_H1MPPDMSNE1M\_M 486066.1221

**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.**

There are many benefits that come with Medicare. But sometimes reviewing all the plan options can feel 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.

Walk 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.

**Join us for a free, no-obligation Medicare seminar.** You'll learn about the different parts of Medicare, the many advantages and benefits of Medicare, how to choose and enroll in the right Medicare plan, and more.

Date/Time  
Location  
Address: Town

Date/Time  
Location  
Address: Town

Date/Time  
Location  
Address: Town

Seats are limited so reserve your spot today! For more information, call **1-000-000-0000 (TTY: 711)**

Important Plan Information  
XXXX\_MWPD00000000\_M 46190322

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 choices for you. As a Blue Cross and Blue Shield of New Mexico member, you know firsthand the advantages of having a trusted health care partner. In addition to getting the benefits you need to stay healthy, you can count on knowledgeable advice. That's especially true now as you prepare to move to Medicare and take advantage of all the benefits and savings it provides.

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

Date/Time  
Location 1  
Location 2  
Address  
Town

Important Plan Information  
XXXX\_MWPD00000000\_M 46190322

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>**

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

Independent, Authorized Agent for  
  
 BlueCross BlueShield of New Mexico  
 An Independent Licensee 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 (HLSC), an Independent Licensee of the Blue Cross and Blue Shield Association. HLSC is a Medicare Advantage organization with a Medicare contract. Enrollment in HLSC'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. ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-877-774-8592 (TTY: 711). Si habla otro idioma, también tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-877-774-8592 (TTY: 711). Dine Bizaad, saad beee baafanisaawidde'e, raa jiken, e' na' hoo'og, koj' hoo'din' 1-877-774-8592 (TTY: 711). Y0096\_PFD00MPPRN7ADSEM\_M 486094.0622

**Is Medicare Advantage right for you?**

Many people prefer the extras that come with Medicare Advantage plans. These plans bundle prescription drug coverage and extra health and wellness benefits with Original Medicare. With a Blue Cross and Blue Shield of New Mexico Medicare Advantage plan, you get the added value of having a trusted provider and Medicare plan specialists to answer your questions and help you enroll.

- Affordable monthly premiums** that fit both your budget and health care needs
- Telehealth services** so you can see a doctor from the comfort and safety of your home
- Dental, Vision and Hearing care** that provides savings on exams and more
- Prescription drug coverage** with copays as low as \$0 for some drugs at preferred pharmacies
- Silver Sneakers® Fitness Program** to save you money while pursuing a healthy lifestyle
- Dental, Vision and Hearing care** that provides savings on exams and more

**Get help understanding your Medicare options.**

Sign up for a free in-person or virtual seminar. There's no obligation to enroll in a plan when you attend. It's simply a great way to get to know your options and meet others like yourself who will soon be eligible to enroll in Medicare. Seats are limited, so please reserve your spot today.

For more information or to schedule a one-on-one appointment, please call **1-000-000-0000 (TTY: 711)**

Agent First and Last Name  
 Agency Name  
 Phone Number  
 Email

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

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**Choose wisely & enjoy life's moments**

Making sense of all your Medicare options can feel overwhelming. Fortunately, you aren't alone. As a Blue Cross and Blue Shield of New Mexico agent, I'm here to guide you through the process. I'll help you understand your choices, and get more from your Medicare benefits.

**Get more & save more with Medicare Advantage**

This popular plan offers everything you'd expect from Medicare Part A and B plus prescription drug coverage and extra health and wellness benefits.

- Affordable monthly premiums** that fit both your budget and health care needs
- Silver Sneakers® Fitness Program** to save you money while pursuing a healthy lifestyle
- Prescription drug coverage** with copays as low as \$0 for some drugs at preferred pharmacies
- Telehealth services** so you can see a doctor from the comfort and safety of your home
- Dental, Vision and Hearing care** that provides savings on exams and more

**Call now for more information about Medicare.**

Your 65th birthday will arrive soon. Call now to get your questions answered and feel confident about the plan you choose.

Agent First and Last name  
 Agency Name  
**1-000-000-0000 (TTY: 711)**

Independent, Authorized Agent for  
  
 BlueCross BlueShield of New Mexico  
 An Independent Licensee 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 (HLSC), an Independent Licensee of the Blue Cross and Blue Shield Association. HLSC is a Medicare Advantage organization with a Medicare contract. Enrollment in HLSC'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. ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-877-774-8592 (TTY: 711). Dine Bizaad, saad beee baafanisaawidde'e, raa jiken, e' na' hoo'og, koj' hoo'din' 1-877-774-8592 (TTY: 711).

# Lead Generation Materials for DSNP

To view these materials, visit the producer supply portal.

DSNP HMO Flyer

Independent, Authorized Agent for Blue Cross BlueShield of New Mexico

**The coverage you deserve**

Helping you stay healthy and getting the care you deserve is important. That's why <Agency Name> is letting you know about upgraded benefits that are available in 2023 with the Blue Cross Medicare Advantage Dual Care Plus (HMO SNP)<sup>SM</sup>. If you receive Medicare (Parts A and B) and Medicaid benefits, you may qualify. Contact me today and learn more.

**Do you receive both Medicare and Medicaid benefits? If so, you may qualify!**



**Blue Cross Medicare Advantage Dual Care Plus (HMO SNP)<sup>SM</sup>**

**Upgraded benefits for 2023**

- \$0 monthly premium
- 24 one-way trips with transportation assistance
- \$255 quarterly over-the-counter allowance for health-related items
- Meal delivery services after an inpatient stay
- Free SilverSneakers® Fitness Program
- \$1,000 preloaded flexible spend MasterCard to cover out-of-pocket dental, vision and hearing costs

**Dental**

- \$0 copay and annual exam for preventive dental
- \$3,000 allowance for comprehensive dental

**Vision**

- \$0 copay for annual eye exam
- \$250 allowance for frames and lenses every 1 year

**Call me now to learn more and enroll**

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

HMO Special Needs Plan 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 Licensee of the Blue Cross and Blue Shield Association. HCS is a Medicare Advantage organization with a Medicare contract and a contract with the New Mexico Medicaid program. Enrollment in HCS plan depends on contract renewal. Such services are funded in part with the State of New Mexico. We do not offer every plan available in your area. Any information we provide is limited to those plans we do offer in your area. Please contact Medicare.gov or 1-800-MEDICARE to get information on all of your options. Y0994\_DSHPHMOFLYER\_M 4/20/24 4/20/24

DSNP HMO Postcard

Independent, Authorized Agent for Blue Cross BlueShield of New Mexico

**\$0 PPO plans**

Medicare Advantage plans with great benefits, no premiums!



**Medicare Advantage plans with \$0 premiums**

**Exciting news!**

If you're eligible for both Medicare and Medicaid, <Agency Name> can help you find a plan that suits your needs and has a \$0 premium. These \$0 PPO plans from Blue Cross and Blue Shield of New Mexico also include a \$1,000 preloaded flexible spend MasterCard to cover out-of-pocket dental, vision and hearing costs and many other money-saving health and wellness benefits. Call me today to make sure you're covered for 2023!

**Call me today for more information on the \$0 PPO plans available to you**

Call me at <Phone Number> (TTY:711)  
<Agent First and Last Name>  
<Agency Name>

<First Name> <Last Name> <Suffix>  
<Address, Line 1>  
<Address, Line 2>  
<City>, <State Code> <Zipcode> <Zip4>

HMO, PPO, HMO Special Needs Plans, and PPO Special Needs Plans provided by Health Care Service Corporation, a Mutual Legal Reserve Company (HCS), an Independent Licensee of the Blue Cross and Blue Shield Association. HCS is a Medicare Advantage organization with a Medicare contract and a contract with the New Mexico Medicaid program. Enrollment in HCS plan depends on contract renewal. Such services are funded in part with the State of New Mexico. We do not offer every plan available in your area. Any information we provide is limited to those plans we do offer in your area. Please contact Medicare.gov or 1-800-MEDICARE to get information on all of your options.

DSNP Lead Card

BlueCross BlueShield of New Mexico

We can help you find a Blue Cross Medicare Advantage<sup>SM</sup> 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)<sup>SM</sup> or Blue Cross Medicare Advantage Dual Care Plus Preferred (PPO SNP)<sup>SM</sup> 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 hold CMS Medicare contracts.

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

Y0994\_DSHPHMOLEAD\_M Retain card for your record purposes and on file for 10 years. 4/14/24 4/14/24

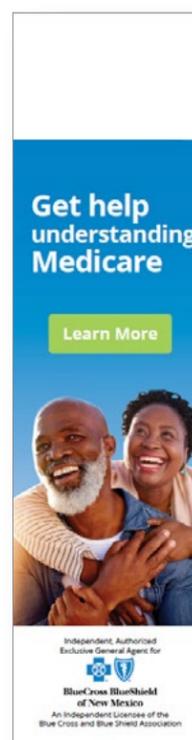
# Special Enrollment Period

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

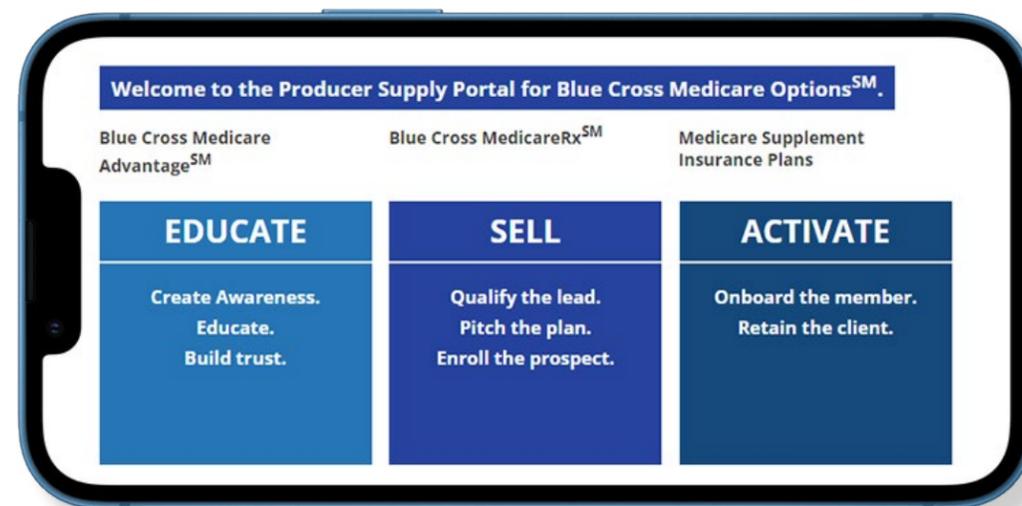


# Get the Most From the **Producer Supply Portal**

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™**

### Medicare Options Referral Program

The Medicare Options Referral Program (Referral Program) offers producers an alternative to becoming certified to sell Medicare plans. This program allows you to "REFER" your clients to our Product Specialists and still get paid.

**Program Overview**  
The Referral Program rewards you with your most valuable resource — TIME. Referral producers give their clients a referral card that includes the toll-free phone number for our Product Specialists and your name and your Blue Cross and Blue Shield (BCBS) producer ID number. Our Product Specialists take it from there. If that prospect becomes a confirmed enrollment and meets certain other requirements, you'll receive \$100 for Medicare Advantage Prescription Drug (MAPD) and \$25 for stand-alone Prescription Drug (PDP) plans.

**Referral Process**  
The Referral Program is based on prospects coming to you for help rather than you soliciting leads. When a prospect contacts you for information on our MAPD and PDP plans, whether they need one question answered or ten, you follow these three simple steps:  
1. Inform the prospect that you choose to participate in the Referral Program and a qualified Product Specialist will be helping them instead.  
2. Give your client a referral card. The card includes the toll-free phone number to our Product Specialists and your name and BCBS producer ID number.  
3. Submit a referral log with your client's information within 10 business days.

**Referral Payments**  
Referral payments will be reflected on your monthly commission report, in the amount specified on the fee schedule and by the following terms:  
1. The qualified referral is enrolled in the plan for 90 days after the effective date. A referral payment will not be paid for any member that does not stay on the plan for a minimum of 90 days.  
2. Referral payments will be 100% earned with no charge backs, unless it is a retro term or recession.  
3. No renewal commissions will be paid.  
**NOTE:** If you choose to opt out of the Referral Program, you can either become a certified producer (in which case you need to complete the annual training and exam requirement) or not participate with the Referral Program for the rest of the benefit year. Your Participation Agreement on the Referral Program will be automatically terminated upon your certification and appointment to sell Medicare plans.

**Eligibility Requirements**  
**You MUST:**  
• Be licensed to sell health insurance in your state  
• Be licensed with the Blue Cross and Blue Shield Plan in your state  
• Not be a certified/disappointed Medicare producer  
• Complete the Medicare Options Producer Referral Participation form  
• Submit a referral log within 10 business days

**Participation Requirements**  
Participation in the Referral Program is optional and is an ALTERNATIVE to being a certified producer. Producers are not allowed to participate in both the referral and certification programs.  
As a participant in the Referral Program, any future renewal commission from MAPD and PDP sales effective January 1, 2023, or later will be lost. CMS guidelines state that producers must certify annually to receive renewal commissions. This guideline does not affect renewals for business sold in previous years.  
By taking part, you agree to NOT conduct any of the following activities relating to Referral Program:  
• Marketing  
• Selling, including discussion of premiums, benefits, etc.  
• Advertising  
• Door-to-door soliciting  
• Outbound telemarketing, or  
• Any other activity that is viewed as soliciting or steering a prospect to act in a certain manner.  
Participation in the program continues from year to year unless you choose to opt out. If you choose to opt out of the Referral Program, you must give at least 30 days notice. Call the Producer Service Center at 866-782-4272 for more information.

**Qualified Referrals**  
A qualified referral is anyone who:  
1. is eligible to enroll during:  
a. Initial Enrollment Period (1 month prior to turning 65, three full-day months, and 3 months after their 65th birthday);  
b. an Annual Enrollment Period; or  
c. a Special Enrollment Period  
2. lives, or will be living, in our service area on the effective date of coverage  
3. is a new lead for MAPD and PDP  
4. has accepted a referral card and follows the required process to obtain information and enroll in an MAPD or PDP plan

**How do I sign up?**  
To take part in the Referral Program, go to Blue Access for Producers™. Select the Medicare section on the left hand side of the page and click on Products and Fees. Choose Medicare Options Referral Program and you'll see the agreement form, referral log, fee schedule, brochure, and referral cards.  
Fill out the agreement form and click on submit. It will automatically open your email to send it to the Producer Service Center. They will let you know if the agreement was accepted. You are ready to start referring your clients to our Product Specialists.

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

Medicare Plan of the Month  
Blue Cross BlueShield is a registered broker/producer provided by BCBS Insurance Services Company (ISC), an Independent Licensee of the Blue Cross and Blue Shield Association. A Medicare approved Part D sponsor. Enrollment in HMO plan depends on contract selected.  
Medicare Advantage Plan Name  
Blue Cross Medicare Advantage (PDP) plan provided by BCBS Insurance Services Company (ISC), and HMO plan provided by BCBS Insurance Company (IC), Independent Licensee of the Blue Cross and Blue Shield Association. HMO and HMO with Medicare Advantage organizations will be made available. Enrollment in HMO's and HMO plans depends on contract selected.  
©2019 BCBS

## Medicare Options Referral Log

**Blue Cross Medicare Options™**

### Medicare Options Referral Program REFERRAL LOG

**1. Producer Information**

First Name:  Middle Initial:  Last Name:

BCBS Assigned ID Number:  Email Address:

Today's Date:

**2. Prospect Information**

First Name	Last Name	DOB	Zip Code

**Submit**

**IMPORTANT:**  
To receive credit, submit the referral form within 10 business days of handing a referral card to your prospect.  
Fill out the form using the information for each prospect, not household. Include the information for both a birthday and wife to receive credit for each.  
Fill out the form using the prospect's legal name that will be on the application. For example, if your prospect goes by Jim, but their application says James, we won't be able to match it, and you won't receive credit.  
Blue Cross Medicare Options is offered by Blue Cross and Blue Shield of New Mexico, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee. 483304-1019

# Referral Program

## Medicare Producer Fee Schedule

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

**Blue Cross Medicare Options  
Producer Fee Schedule**

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

**Eligibility**  
A Producer Medicare Options Referral Program Producer Participation Agreement must be completed by a licensed producer who is contracted and appointed with BCBS. In order to participate in this program a producer must be approved and issued to the terms of the agreement.

For a member to be qualified they must be "New to Blue", the referral membership must remain enrolled in the plan for 90 days and receipt and allocation of the referral's third month premium is met. No compensation is owed for a referral if the member terminates prior to the required 90-day timeframe.

Referral 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 monthly compensation statement. BCBS limits compensation adjustments for all Referral Fees to twelve (12) months for non-payment or under-payment of compensation.

Blue Cross and Blue Shield of Alaska, Blue Cross and Blue Shield of Montana, Blue Cross and Blue Shield of New Mexico, Blue Cross and Blue Shield of Oklahoma, Blue Cross and Blue Shield of Texas, Blue Cross and Blue Shield of Virginia, Blue Cross and Blue Shield of Florida

Division of Health Care Service Corporation, a Mutual Agent Insurance Company, an Independent Company of the Blue Cross and Blue Shield Association

## Referral Program Producer Agreement

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

**Medicare Options Referral Program  
PRODUCER PARTICIPATION AGREEMENT**

 This form should be submitted by agency principals and producers who are contracted and appointed (where required) with Blue Cross and Blue Shield of Alaska, Blue Cross and Blue Shield of Montana, Blue Cross and Blue Shield of New Mexico, Blue Cross and Blue Shield of Oklahoma and Blue Cross and Blue Shield of Texas (collectively BCBS) and wish to participate in the Medicare Options Referral Program (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 clients' 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 (PDP).

Referral producers are strictly prohibited from selling, marketing, providing literature or discussing with prospective clients any premiums, benefits or other features of plans - in accordance with the marketing guidelines established by the Centers for Medicare and Medicaid Services (CMS) and BCBS.

As a referral producer, you should provide the client with:

- Your name or your agency's name
- You or your agency's BCBS assigned ID number
- The dedicated enrollment phone number

When you are approved you may download personalized Referral Program referral cards from Blue Access for Producers<sup>SM</sup>. Select the Medicare section on the left-hand side of the page and click on Products and Forms. Choose Medicare Options Referral Program to get to the referral log, fee schedule, brochure, and referral cards. Producers may not develop their own version of the Referral Program referral cards (this would be considered marketing material and would require prior CMS and BCBS approval). Producers may provide clients with their existing business cards in order to provide the producer's name, producer number, and dedicated enrollment phone number.

A producer or agency will be entitled to a referral payment for each referred client who successfully identifies you or your agency as the referring agent, remains enrolled in a MAPD or PDP plan for at least 90 days, and has paid three months of premium (where applicable). Compensation is subject to additional Terms and Conditions of this Referral Program Participation Agreement and CMS guidance.

As previously stated, subproducers should submit business under the agency's participation agreement and assigned BCBS producer number.

236088-0719

# Referral Program

## Medicare Referral Cards

**Blue Cross Medicare Options\***

**Referral Program**  
Call for Medicare information today!  
855-745-6928  
TTY/TDD 711  
*See business hours on back.*  
When calling, be sure to provide the following:

Producer Name  
Producer ID#

A Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association

**Blue Cross Medicare Options\***

**Referral Program**  
Call for Medicare information today!  
855-745-6928  
TTY/TDD 711  
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Producer ID#

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# 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](http://bcbsglobalcore.com)

## Membership Rewards

[www.BlueRewardsNM.com](http://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.



**BlueCross BlueShield  
of New Mexico**