



NEW MEXICO STATE UNIVERSITY

INTERNATIONAL STUDENT INSURANCE PLAN

2023-2024
USING YOUR INSURANCE



Open Enrollment: July 1 – July 30

GeoBlue offers you a choice of two plans: the **High Option Plan** (current plan) or the **Low Option Plan**. For returning students and new students wishing to enroll in the **High Option Plan**, **you do not need to do anything**. You will be automatically enrolled in the **High Option Plan** for Fall. If you would like to select the **Low Option Plan**, beginning **July 1, 2023**, please log into nmsu.mycare26.com and confirm your choice. Once you are enrolled, you will not be allowed to change your plan until the next plan year.

Visit nmsu.mycare26.com to enroll dependents online with a credit card. At the time you enroll in the plan, you may also enroll your spouse, domestic partner, or children under the age of 26. Dependents will only be enrolled later if it is within 31 days of marriage, birth, adoption, or arrival in the U.S.

For questions about your enrollment, contact Academic HealthPlans, Inc (AHP) at **(800) 537-1777** (Monday–Friday, 8:00 a.m. to 5:00 p.m. Pacific Time).



How to Waive

Under very limited situations, if you have qualifying insurance, you may apply online to waive out of the school sponsored plan. After you create your account at nmsu.mycare26.com please complete and submit the waiver form. As part of the waiver process, you are required to provide specific information about your existing insurance coverage, which will be verified by Academic Health Plans, the Waiver Administrator.

Your other insurance qualifies for a waiver, if your benefits under your insurance plan meet all of the following criteria:

- Coverage must be continuous (no break or termination) for the entire academic year
- Coverage must be government sponsored or enrolled as a dependent on a US based employer plan
- Deductible must be \$500 or less per policy year; and
- Must include at least \$25,000 repatriation of remains coverage
- Must include at least \$50,000 medical evacuation coverage
- Coverage cannot be an individual plan or travel insurance

Students who are covered under a health insurance plan that does not meet all the applicable requirements will not be allowed to waive out of the school plan.

How often must I submit a Waiver Application? Once each academic year by the deadline date.

What happens if I do not waive by the deadline date? You will be automatically enrolled in the school plan.

Appealing a waiver denial; If you would like to challenge your waiver denial, you may contact Kari Mendoza at kari.mendoza@ahpcare.com to submit an appeal. Appeals must be received within seven (7) business days of your waiver denial notification to be considered.



Your Insurance ID Card

You will receive an email from GeoBlue at the start of each semester/term notifying you to download your ID card. You may set up an account at www.geobluestudents.com to access your ID card any time.

If you need to seek medical treatment before you receive notice that your ID card is active, please contact Academic Health Insurance Services at **(800) 537-1777** to obtain your insurance ID number.

Carry your ID card with you at all times! You will need your card when you visit the campus health center, doctor's office, urgent care, or hospital.



Where to Access Care

If you experience a sickness or an injury, here are the places you have access to. Each option is discussed in detail on the following pages.

- **Aggie Health & Wellness Center**, for minor illness or injuries
- **TeleMD™ or Doctor's office**, for medical concerns and sick visits
- **Urgent care center**, for non-emergency illnesses or injuries that need immediate care when the campus health center is closed
- **Hospital**, for scheduled surgery or a medical emergency only



What Does “In-Network” Mean and Why Does It Matter?

In-Network means providers such as doctors, specialists, and hospitals that accept this insurance plan. *Note: Sometimes it is also called “PPO” or “Preferred” network.* The network for this plan is Blue Cross Blue Shield, also known as “**Blue Card PPO.**”

If you use a **Blue Card PPO** provider, covered medical services are paid by the insurance company at 90% on the **High Option Plan** and 80% on the **Low Option Plan**. If you use an Out-of-Network provider, meaning a provider who is not part of the **Blue Card PPO** Network, covered medical expenses are paid at 70% for the **High Option Plan** and 60% for the **Low Option Plan**. Deductibles and Copays are not included in what the insurance company pays.




What You Will Pay

- The cost of the insurance charge
- A \$100 Deductible (**High Option**) or \$500 (**Low Option**) per policy year (waived at the AHWC)
- A \$20 Copay when you go to a **Blue Card PPO** doctor's office (waived at the campus health center)
- A \$35 Copay after Deductible when you go to a **Blue Card PPO** urgent care center when the campus health center or doctor's office is closed
- A \$100 Copay if you go to a **Blue Card PPO** emergency room (waived if you are admitted to the hospital)
- \$0 at the AHWC or 20% of the cost of prescription medication away from campus (you must pay in full, then send a claim for 80% reimbursement)
- In-Network 10% (**High Option**) or 20% (**Low Option**) Coinsurance or 30% (**High Option**) or 40% (**Low Option**) Out-of-Network Coinsurance if you do not use a **Blue Card PPO** provider
- Full amount for any services not covered by insurance (see exclusions and limitations in the Member Guide)



Find a Doctor or Facility

- Go to www.geobluestudents.com and under “Find a Provider” select “**U.S. Providers.**”
- Click **Choose a location and plan.**
- **Enter your address and city, or Zip code, click on address to confirm, then click Yes, this is correct.**
- Type in the code “**QHS,**” then click **Continue.**
- Click on **Doctors by name, Doctors by specialty, Places by name, or Places by type.**
- Enter your search criteria, then click 
- Make your selection from the list, and call to make an appointment.

It is best to locate a **Blue Card PPO** doctor, urgent care center, and emergency room near you before you get sick. Always verify the provider is part of the **Blue Card PPO Network** before you receive treatment.



What’s Covered

(Treatment must be Medically Necessary)

- Unlimited benefit year maximum for all eligible medical expenses
- Most doctor visits and hospital charges, paid at 90% or 80% (after Copay and Deductible) when you use a **Blue Card PPO** provider; or 70% or 60% after Deductible when you use an Out-of-Network provider
- Emergency expenses
- Surgery, in- and outpatient
- Tests, procedures, and lab services, such as X-rays and blood draws
- Physical therapy, chiropractic care, acupuncture
- Preventive care
- Pregnancy and maternity
- Prescriptions, covered at 100% at the AHWC or 80% off campus
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Limitations, Deductibles, Coinsurance, and Copays may apply. Please see the Plan Certificate for full benefit details.



Healthcare at Your Fingertips

GeoBlue offers you the ability to obtain confidential access to your doctor via telephone or video call:

- Visit the App Store or Google Play and download **Global TeleMD™** from Advance Medical Health Care Management Services
- Create a profile
- Log in



Aggie Health & Wellness Center (AHWC)

conditions or refer you to another doctor or specialist, if necessary.

Aggie Health and Wellness Center
Located on the corner of McFie and Breland Drive
Across the street from Zuhl Library

(575) 646-1512
campus_health@nmsu.edu

HOURS

Monday - Friday

8:00 a.m. – 5:00 p.m.

Closed from 11:30 am – 1:00 pm



Doctor Visits

When you have a health care need, such as a sickness, injury, or other medical concern, schedule an appointment to see a doctor.

- Use a **Blue Card PPO** doctor whenever possible. *Note: You are not required to see Blue Card PPO doctors; however, if you choose to see a doctor who is not a Blue Card PPO provider, you will have to pay 30% (High Option) or 40% (Low Option) of charges.*
- Call the doctor's office to make an appointment. Tell them you have **Blue Card PPO** insurance (part of the Blue Cross Blue Shield Preferred Provider Network).
- Arrive 15 minutes early for your appointment.

Every visit to a health care professional, whether at the campus health center, doctor's, emergency room, urgent care center, etc., is treated confidentially. No information will be released without your express written consent.



Urgent Care

Do not go to the hospital for minor illnesses or injuries! If you need to see a doctor immediately and cannot wait for a scheduled appointment, please go to an urgent care center. Hospital emergency rooms typically charge *2-3 times more* than a doctor's office or urgent care center. Use an urgent care center instead of an emergency room to save time and money.

Here are some **Blue Card PPO** urgent care centers close to campus:

- Rehabilitation and Occupational Medicine
3530 Foothills Rd, Ste N
Las Cruces, NM 88011
(575) 532-6054
- Covenant Clinics LLC Urgent Care
3961 E Lohman Ave, Ste 33
Las Cruces, NM 88011
(575) 556-0200



Hospital Emergency Room

In the case of a life-threatening emergency, call **911** for an ambulance or go to the nearest hospital emergency room (ER).

Examples of life-threatening emergencies:

- Car accident
- Severe pain or excessive bleeding (especially from the head)
- Heart attack
- Higher fever or rash after surgery
- Broken bones
- Coughing up blood
- Signs of miscarriage

These are only a few examples of emergency medical conditions. These examples do not constitute medical advice. Please contact a medical professional if you have questions about any medical condition.



Getting a Medication

If your doctor prescribes a medication, you may fill it using any pharmacy, including CVS, Rite Aid, Walgreens, and Walmart. Points to consider:

- ALWAYS check with the **AHWC** first as prescriptions are covered at 100% here.
- If you must use a pharmacy away from campus, always ask for the generic form of the drug, if available; this will decrease the cost.
- If you pay for prescriptions in full and need to submit a claim, download a prescription claim form at nmsu.mycare26.com under **Pharmacy** in the USE YOUR INSURANCE section and fill out the form completely.
- Send all receipts with the completed claim form to the address on the form. You will be reimbursed 80% of the cost of the drug. Make copies of all receipts for your records before you mail them.



Claims

After your visit, the doctor or provider will send a bill to the insurance company for the charges. The insurance company will review the doctor's statement and determine the payment for each itemized procedure. The insurance company will then send you an Explanation of Benefits. *This is not a bill.* It is a notification of what the insurance company will pay your doctor.

The doctor will receive payment from the insurance company and then bill you for any amount not covered by the insurance. You must pay for any amount the insurance company does not cover. If you do not pay, it will affect your credit and possibly your visa status. *Note: Most charges are covered at 100% (after Deductible) if you use a Blue Card PPO provider.*

In most cases, the provider will submit the claim for you.

If you are required to pay for services up front, you will need to complete a claim form in order to be reimbursed (paid back) by the insurance company.

Download a claim form from nmsu.mycare26.com and send the completed form with all bills and receipts for medical treatment to:

GeoBlue
PO Box 21974
Eagan, MN 55121

Keep copies of all the documents you submit. To check the status of a claim you submitted, contact GeoBlue at **(844) 268-2686**.



What if I am outside New Mexico or the U.S. and need medical treatment?

Coverage is worldwide; however, any treatment, services, or supplies incurred or received in your Home Country are not covered.

All medical bills, receipts, and other information should be sent to the claims department address.



Optional Practical Training

You are still eligible for the insurance coverage offered through your school. Enroll online by visiting nmsu.mycare26.com Students who are on Optional Practical Training must provide a Verification of Practical Training Letter to be eligible for this insurance coverage and must purchase OPT coverage within 30 days of the expiration date of their prior coverage.

Q&A

If you have any questions about this Plan, please contact us at **(800) 537-1777**. We are happy to assist you!

Disclaimer: If there are any discrepancies between this document and the Plan Certificate, the Plan Certificate will govern.

Plan Administered by Academic HealthPlans, Inc.
DBA Academic Health Insurance Services
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