



2024 BENEFIT GUIDE

A QUICK AND EASY GUIDE TO
YOUR HEALTH PLAN INFORMATION



TABLE OF CONTENTS

Welcome	1
Access your plan online	2
We're here to help!	3
Covered benefits: Did you know?.....	4
Supporting your mental well-being	9
Your primary care provider (PCP)	10
What level of care do you need?	11
PresRN: Call a nurse anytime	14
Get care today	15
What is my provider network?	16
What if I have a concern or problem that is not a formal grievance?.....	17
What if I am dissatisfied with a service or decision made about my healthcare?	18
Important information.....	20

This guide is a brief summary, not a comprehensive description of benefits, limitations and exclusions.

For complete information, please refer to your Member Handbook.

Such services are funded in part with the State of New Mexico.

Welcome

Presbyterian Turquoise Care is honored to be your health plan. In this guide, you will find some useful information about your coverage and benefits, and other helpful tips.*

You should have received or will receive a copy of your Member Handbook soon. You can also access your handbook online:

- Sign in to myPRES online at **www.phs.org/myPRES**.
- Select **Benefit and Coverage** from the menu, and then **Member Handbook** under **Useful Downloads** menu.

To request a copy of your handbook:

- Call your local Presbyterian Customer Service Center at the phone number listed on the back of your attached ID card.
- Email us at **info@phs.org**.

You will also receive a call from us to complete a health risk assessment (HRA). The HRA is a short health survey that helps us learn how we can best meet your healthcare needs. If you have questions about the HRA, please call the Presbyterian Customer Service Center or the Health Risk Assessment line at **(505) 923-7314** or toll-free at **1-855-451-7737**.



We look forward to serving you!

Sincerely,
**Your Presbyterian
Turquoise Care Team**

**This guide is a brief summary of your plan. For a full description of your benefits, limitations, and exclusions, please refer to your Presbyterian Turquoise Care Member Handbook.*

Access your plan online

myPRES provides you with secure, 24-hour access to important, personalized health plan information. Through myPRES, you can access MEMBERConnect, MyChart, and other valuable resources and information about your health plan.

You can register at www.phs.org/myPRES. You will need your Presbyterian member ID number, located on the attached ID card.

Once you sign in, you can access your health plan ID card, see plan documents and use wellness tools and resources from the homepage.

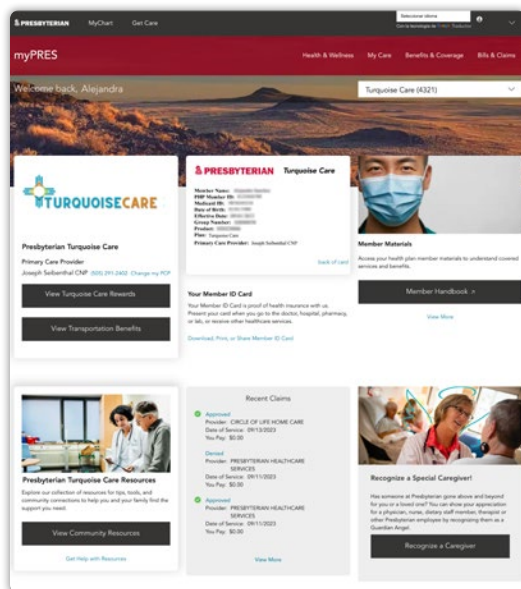
myPRES is also home to MyChart, a direct communication tool for members seen by Presbyterian Medical Group (PMG) providers. Through MyChart you can:

- View test and lab results
- Request an appointment
- Send messages to your care team
- Review summaries of recent visits

Download the App

You can take myPRES with you while on the go by downloading the myPRES app on your mobile device. You will have 24-hour access to your full array of health resources.

You can download the app by searching for **myPRES** in Apple store or Google Play store.



We're here to help!

Presbyterian Customer Service Center

We know that you need information about your healthcare that makes sense to you. Our friendly staff is located in Albuquerque and will answer your questions in English, Spanish, Navajo/Diné and other languages.

You can reach us Monday through Friday, 8 a.m. to 6 p.m. at:

Main line: (505) 923-5200 or
1-888-977-2333 (toll-free); TTY **711**

Navajo/Diné line: (505) 923-5157 or
1-888-806-8793 (toll-free)

Email: info@phs.org

Other Important Numbers:

PresRN, a local nurse advice hotline (more information is available on page 14):

Hours: Open 24 hours a day, seven days a week

Phone: Toll-free at 1-888-730-2300

Transportation partner (for non-emergency medical transportation): 1-855-774-7737 (toll-free)

New Mexico Crisis and Access Line (for a behavioral health crisis):
Call or text **988** (TTY **711**) or chat online at **<https://988lifeline.org/chat>**

Presbyterian Health Plan's Confidential Fraud and Abuse Hotline: (505) 923-5959 or 1-800-239-3147 (toll-free)

Tell us how we are doing.

We are always looking for ways to make it easier for you to learn about your health plan. Email us your suggestions:
feedback@phs.org

Covered benefits: Did you know?

Presbyterian Turquoise Care provides a full range of covered benefits and services. These include behavioral, physical, long-term services and supports, and pharmacy services.

Certain covered benefits and medications may require prior authorization. Some benefits are covered only for members that meet nursing facility level-of-care criteria.

Some benefits may be limited by the Medicaid program guidelines. If you have a question about your Presbyterian Turquoise Care benefits, please see your Member Handbook or contact our local Presbyterian Customer Service Center.



Care Coordination

Care coordination services are available to members who need extra help managing their healthcare, whether you are in the hospital or at home. This service is for members with chronic long-term, complex, or behavioral health needs.

Our care coordinators work with you, your family or support system, your providers and care team. They also work with pharmacists to make sure that you are using the right medicine.

Covered benefits: Did you know?

Care coordinators live in the same community as you, so they know what services are available to you (including language interpreters, if needed). They use medical, behavioral, social and community resources to help you manage your health. Community resources include using community health workers and community health representatives.

To find out if you could benefit from care coordination, we'll call you to complete a health risk assessment (HRA). If the HRA shows a need for care coordination, we'll set up an appointment to get more information and develop a plan that meets your needs.

Long-Term Care Services and Supports

Presbyterian Turquoise Care includes long-term services and supports that may be provided in your home or in an institution such as a nursing facility. To receive long-term services and supports, you must meet certain criteria. These services must be **medically necessary (needed)** before you can get them. If you meet the criteria, you may be eligible to receive Community Benefit services or nursing facility services.

Community Benefit services are those that help you stay in your home or a community setting safely. They are long-term services and supports provided in your home or community. If you are eligible for Community Benefit services, you have the option to select the way you get these services. You can get them through Agency-based Community Benefits (ABCB) or Self-Directed Community Benefits (SDCB). Presbyterian Turquoise Care manages support broker services for our SDCB Turquoise Care members. This means that you can choose a support broker who works for Presbyterian Turquoise Care.

You must get an in-home assessment by a care coordinator to get long-term services and supports. The assessment will identify your needs and the services that will support you in the community. If you meet the criteria, you will receive approval for one year. You will need to be re-assessed every year.

Covered benefits: Did you know?

Transportation Benefits

Presbyterian Turquoise Care offers non-emergency medical transportation to covered medical and behavioral health appointments if you do not have a ride. Our transportation partner has different types of transportation available. They also offer member mileage reimbursement. The type of transportation you qualify for is based on your medical need, your pickup location and where you are going.

How to Get Transportation

You can call our transportation partner to schedule your rides to and from your appointments. Our partner is available 24 hours a day, seven days a week. You can call at any time to schedule a ride, to check a reservation, or for a discharge-related request. A **48-hour advance notice is required** to schedule a ride, with the exception of urgent requests. Call **(505) 923-6300** or toll-free at **1-855-774-7737 (TTY 711)**.

You can also use your smartphone to schedule a ride. To register for this service, please visit your app store to download the **Itineris Passenger App** at no cost. The Itineris Passenger App is supported on the iPhone and Android.

Live in a tribal community?

We have Native American transportation providers who know your community and can give you rides to your medical and behavioral health appointments to and from tribal communities.

Our transportation partner will work with you to find a ride in your area.

Covered benefits: Did you know?

Well-Child Visits

Well-child visits for infants and young children are good times to talk with your child's provider about how your child is developing and share concerns. Below is a list of recommended well-child visits.

- First year: newborn, 2-4 weeks, two months, four months, six months, nine months
- Second year: 12 months, 15 months, 18 months
- Third year: 24 months, 30 months (2-1/2 years)
- Then every 12 months starting at their third birthday

Well-child visits are important for your child's health and well-being. The provider will check your child's growth, complete a physical exam, complete a developmental assessment, and update immunizations.

Dental Services

Presbyterian Turquoise Care helps you take care of your teeth and gums. Make an appointment soon for routine dental exams. Starting routine dental exams early will mean better lifelong dental health for you and your children.

We cover some dental services for members of all ages. If you have a question about your Presbyterian Turquoise Care dental benefits, please see your Member Handbook or contact our Presbyterian Customer Service Center.

Vision Services

Presbyterian Turquoise Care helps you take care of your eyes. It's important to have your eyes checked regularly (often). A routine eye exam can find serious health problems. Also, eye exams for children can find problems that can affect the way they learn and develop.

Covered benefits: Did you know?

We cover certain vision care services needed to diagnose and treat eye diseases and to correct vision. Medicaid has specific guidelines for when eyeglasses and contact lenses are covered. If you have questions about your vision benefits, please see your Member Handbook or contact our Presbyterian Customer Service Center.

Value-Added Services

Presbyterian Turquoise Care also provides value-added services. These are services available in addition to the Medicaid covered benefits.*

Below is a sampling of our value-added services:

- Pregnancy and well-baby reward programs
- Traditional medicine for Native American members
- Medicine reminders
- Wellness classes
- And much more!

**Value-added services are not subject to the Presbyterian Turquoise Care appeal process.*

Behavioral Health

There may be times when you need help with **behavioral healthcare**, such as emotional health, mental health, alcohol-related or drug-related services. Presbyterian Turquoise Care includes behavioral health services that help you to get the treatment you need. We are here to support your recovery.

You do not need a referral from your primary care provider (PCP) to get behavioral health services. You can go directly to a behavioral health provider for help. We urge you to tell your PCP if you are using these services. This will help your PCP to better care for you. If you have a question about your behavioral health benefits, please see your Member Handbook or contact our Presbyterian Customer Service Center.

Supporting your mental well-being

Below are additional behavioral tools and resources you can use.

- **On to Better Health** – Online access to guided therapy tools and self-help resources. To access this program, go to **www.ontobetterhealth.com/php**.
- If you or a loved one are having an emergency or experiencing any kind of emotional crisis, mental health or substance use concern (for example, if you feel like hurting yourself or others, or if you are not able to take care of yourself), you can find help 24 hours a day, seven days a week. Please do one of these things to get immediate help:
 - Call or text the New Mexico Crisis and Access Line (NMCAL) at **988** (TTY **711**) or chat online at **<https://988lifeline.org/chat>**
 - Go to the nearest emergency facility
 - Call **911**



Your primary care provider (PCP)

Your PCP is the person who will help you with all your healthcare needs or help coordinate other services. When you are sick or need a checkup, call your PCP's office.

- Your PCP may be a doctor, physician assistant or nurse practitioner.
- You and your PCP should work as a team to take care of your health.
- It is important to find a PCP you feel comfortable talking to.

Choosing your PCP

Your PCP must be in the Presbyterian Turquoise Care network. When you choose a PCP, call our Presbyterian Customer Service Center and tell us the name of your PCP. PCPs that are in the Presbyterian Turquoise Care network are listed in the Presbyterian Turquoise Care Provider Directory. You can access the provider directory online at www.phs.org/phpdirectory, then click on the **Medicaid – Turquoise Care** tab. You may ask your friends and family if they have a PCP they like. Then check to see if the PCP is in the directory.

The directory includes the names, locations and phone numbers of our network providers. It also has information about the languages they speak and if they are accepting new patients. If the PCP you want is on the list and is taking new patients, you can choose that provider. If you are pregnant, you may choose an obstetrician (OB) as your PCP.

If you do not choose a PCP within 15 days of enrolling with Presbyterian Turquoise Care, we will choose one for you. You may change your PCP at any time.

The Presbyterian Turquoise Care provider network also includes tribal providers. Native Americans members can keep their Indian Health Services (IHS) or Tribal provider and have access to IHS or a Tribal 638 Health Clinics. They do not need to select a PCP.

If you want more information or help choosing a PCP, please call our Presbyterian Customer Service Center.

What level of care do you need?

If you have a serious medical problem, go to the emergency room (ER). They have the doctors, nurses and tools needed to treat you. Emergency care may save your life.

Sometimes you may have a minor illness or an injury that's not an emergency. Maybe it's after office hours, or you can't see your regular provider right away. That's when you should go to an urgent care center.

Of course, it's not always easy to know what kind of care you need. If you're not sure, remember to use the 1-2-3 tips on the next page.

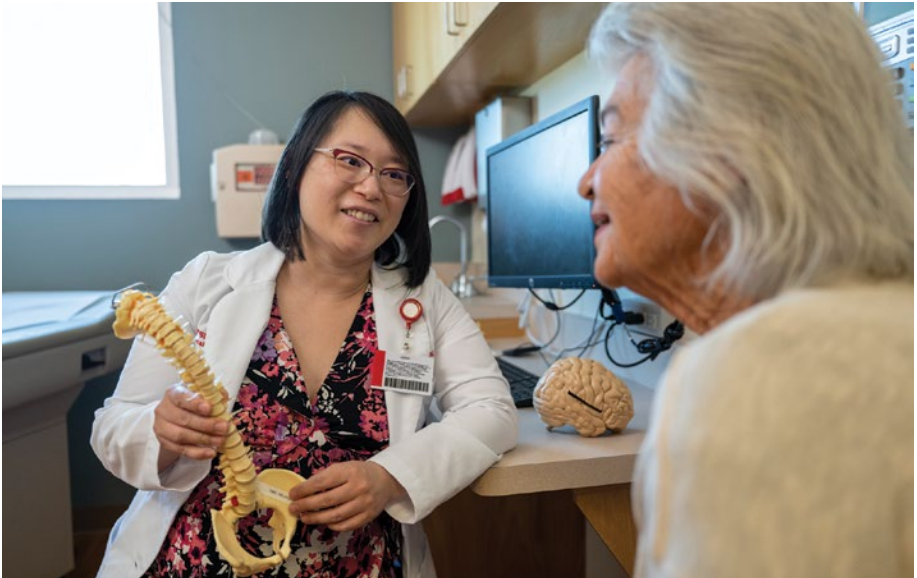


What level of care do you need?

1-2-3 tips

1. Call PresRN toll-free at **1-888-730-2300** (TTY users, call 711), 24 hours a day, seven days a week. A local registered nurse can help you decide where to get the right treatment.
2. Do a video visit with a provider 24 hours a day, seven days a week. Start by logging in to myPRES at **mypres.phs.org**, then request your Video Visit.
3. For other problems, call your PCP. Your PCP may have you go to their office or send you to an urgent care center for treatment. If you call your PCP after hours, your PCP will leave a number for you to call.

If you need emergency care, call 911 right away.



Here's a clip-out guide to put on your refrigerator.

Go to the **emergency room (ER)** for:

- Broken bone
- Cut-off arm, leg, fingers or toes
- Hard time breathing
- Injured eye
- Loss of consciousness (fainting)
- Poisoning
- Severe burns
- Uncontrollable feelings of wanting to hurt yourself or others
- Uncontrolled bleeding
- Very bad chest pain or other pain

Call your **PCP's office** or go to an **urgent care center** for:

- Accidents and falls
- Bleeding/cuts – not bleeding a lot but requiring stitches
- Breathing difficulties (i.e. mild to moderate asthma)
- Diagnostic services, including X-rays and laboratory tests
- Eye irritation and redness
- Fever or flu
- Minor broken bones and fractures (i.e. fingers, toes)
- Moderate back problems
- Severe sore throat or cough
- Skin rashes and infections
- Sprains and strains
- Urinary tract infections
- Vomiting, diarrhea or dehydration

PresRN: Call a nurse anytime

Presbyterian Turquoise Care members have access to PresRN, a local nurse advice line you can call 24 hours a day, seven days a week, as well as holidays. There is no charge to call our experienced registered nurses (RNs) for answers to your questions and health concerns. As always, if you are having a medical emergency, please call 911.

PresRN is an easy way to speak with a local Presbyterian Health Plan registered nurse if you are not feeling well and don't know what to do.

One of our qualified nurses will listen to your health concerns and give you the answers that you need to care for you and your family. Whether your situation requires a trip to the emergency room (ER), a visit with your healthcare provider, a Video Visit or self-care at home, you will know what to do.

Our nurses are happy to answer general health questions when you are healthy, too. Please visit www.phs.org for more information or call **(505) 923-5677** or toll-free at **1-888-730-2300**.

PresRN works with your care team

PresRN is part of your Presbyterian Turquoise Care local care team. We let your care team (doctor, care coordinator and/ or health coach) know of your health concerns so that you will have continued care and follow-up.

PresRN is another way that Presbyterian Turquoise Care makes your healthcare experience an exceptional one.

Get care today

The simple things treated faster

If you need care today, use our Get Care tool to self-navigate to same-day service. You can receive care on the phone, online, via video and in person. To see which option is best for you, go to www.phs.org and select **Get Care**. Review your options for virtual or in-person care. When you're ready, select the type of care you need, and then **Get Started** to request and receive care.

For a Video Visit, all you need is a device with a camera and mobile data or Wi-Fi access.

The screenshot displays the 'Get Care' web interface. At the top, there is a navigation bar with a home icon and the text 'Get Care'. Below this is a large header image of a man and a child smiling, with the text 'Get Care' and 'Quickly find same-day and appointment-based care options at Presbyterian.' Below the header is a dark bar with a location pin icon and the text 'The default insurance provider is Presbyterian. [Have something else?](#)'.

The main content is organized into three sections:

- Virtual Care**: This section contains four cards:
 - PresRN Nurse Advice**: Presbyterian Health Plan members have access to trained registered nurses who can answer questions and guide you to the right care when needed. Includes a 'Learn More' button.
 - Virtual Primary Care**: Virtual Primary Care provides video appointments for general, chronic, and preventive care, with guidance to in-person care when needed. Includes a 'Learn More' button.
 - Virtual Urgent Care**: Virtual Urgent Care provides convenient care for minor ailments and injuries such as coughs, flu symptoms, urinary infections, and sprains. Includes a 'Learn More' button.
 - Virtual Dermatology**: Use virtual dermatology video appointments for assessment and treatment of a variety of skin, hair, and nail conditions. Includes a 'Learn More' button.
- Virtual Behavioral Health**: This section contains four cards:
 - PMG Virtual Talk Therapy**: Offers therapy care by video for a broad range of life challenges. Includes a 'Learn More' button.
 - PMG Virtual Medication Management**: Offers initial consultations and treatment for medication-treated behavioral healthcare needs. Includes a 'Learn More' button.
 - PHP Talk Therapy Video Visits**: Offers therapy care by video for a broad range of life challenges to PHP Medicare Advantage members. Includes a 'Learn More' button.
 - Talkspace**: Offers video and texting therapy care for common life challenges to PHP Commercial members. Includes a 'Learn More' button.
- In-Person Care**: This section contains five cards:
 - Primary Care**: General and preventive care through in-person appointments. Includes a 'Learn More' button.
 - Specialty Care**: Personalized care for specific conditions through video and in-person visits. Includes a 'Learn More' button.
 - Behavioral Health**: Mental health services through video and in-person visits. Includes a 'Learn More' button.
 - Urgent Care**: Same-day in-person care for minor illnesses and injuries. Includes a 'Learn More' button.
 - Emergency Care***: Walk-in critical care. Includes a 'Learn More' button.

What is my provider network?

As part of your Presbyterian Turquoise Care plan, you have access to a large range of in-network providers:

- More than 19,000 providers in more than 500 locations in New Mexico and the borders of Colorado and Texas.
- Presbyterian's health system includes nine hospitals statewide as well as Presbyterian Medical Group (PMG) primary, specialty and urgent care clinics.
- Lovelace Health System and the University of New Mexico Health Sciences Center (UNMHSC) and Medical Group.

How do I find providers in my network?

You can find in-network doctors and facilities by visiting www.phs.org and selecting the **Find a Doctor** icon at the top of the page.

How can I get help finding a provider?

Call our Presbyterian Customer Service Center and ask for the Member Advocate team. This team helps take the time and hassle out of finding the right provider at the right time for you and your loved ones.



What if I have a concern or problem that is not a formal grievance?

Presbyterian Turquoise Care Ombudsman Program can also help you!

An ombudsman is someone who helps you understand your rights and responsibilities. The ombudsman can help you understand how to access services, including the prior authorization process, care coordination and available resources. They also can look into problems and help to try and solve them before they become a formal grievance. They do this without taking anyone's side.

Presbyterian Turquoise Care Ombudsman:

Phone: **(505) 923-5780**

Fax: **(505) 923-8159**

Email: **ombudsman@phs.org**

What if I am dissatisfied with a service or decision made about my healthcare?

We are committed to providing you with high-quality care and service. If you're not satisfied, we want to know. There are two ways you can let us know you are not satisfied with the coverage of your services or with your care:

Grievance

A grievance is an official notice of your dissatisfaction with your health plan or your care. All grievances must be resolved **within 30 calendar days** of acknowledgement. If we cannot resolve your grievance within the 30-day period, we may ask for an extra 14 calendar days. Also, you have the right to ask for a 14-day extension. The New Mexico Health Care Authority must approve any 14-day extension. If we ask for the extension, we will send you a letter that explains why we asked for the extension. We will send you the letter within two business days of the extension request.

If you need help filing a grievance, please call the Presbyterian Customer Service Center.

Appeal

An appeal is a formal request for review of a decision or action that Presbyterian Health Plan has made that affects your healthcare, such as a denial or limitation of a service. This is known as an Adverse Benefit Determination. Adverse Benefit Determinations Appeals are a result of a disagreement with the reduced or denied decision as well as the impact on your care.

You must file your appeal **within 60 calendar days** of the date that you received notice of Presbyterian Health Plan's decision. Most appeals take **up to 30 calendar days** to resolve. If you believe your health will be in danger if you wait that long, you may ask for a quick decision on your appeal. If we cannot resolve your grievance within the 30-day period, we may ask for an extra 14 calendar days. Also, you have the right to ask for a 14-day extension. The New Mexico Health Care Authority must approve any 14-day extension. If we ask for the extension, we will send you a letter that explains

What if I am dissatisfied with a service or decision made about my healthcare?

why we asked for the extension. We will send you the letter within two business days of the extension request.

You may ask for a fair hearing through the New Mexico Health Care Authority after you finish the internal appeal process with Presbyterian Turquoise Care. If you want a fair hearing, you must request one within 90 calendar days from the date of getting the final decision notice from Presbyterian Turquoise Care. To ask for a fair hearing, you can do one of the following:

Write to: New Mexico Health Care Authority
Office of Fair Hearings
P.O. Box 2348
Santa Fe, NM 87504-2348

Email: HCA-FairHearings@state.nm.us

Call: (505) 476-6213 or toll-free 1-800-432-6217,
and then **press 6**

Fax: (505) 476-6215

You can file a grievance or an appeal in one of three ways:

1. Email: gappeals@phs.org
2. Submit online: www.phs.org/appeals
3. Write: Presbyterian Turquoise Care
Appeals Coordinator
P.O. Box 27489
Albuquerque, NM 87125-7489

Important information

Notice of Nondiscrimination and Accessibility

Presbyterian complies with civil rights laws and does not discriminate on the basis of protected status including but not limited to race, color, national origin, age, disability, or sexual orientation or gender expression. If you need language assistance, services are available at no cost. Call (505) 923-5420, 1-855-592-7737 (TTY: 711).

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al (505) 923-5420, 1-855-592-7737 (TTY: 711).

Díí baa akó nínízin: Díí saad bee yáníłti'go Diné Bizaad, saad bee áká'ánída'áwo'déé', t'áá jiiik'eh, éí ná hóló, koji' hódíłł nih (505) 923-5420, 1-855-592-7737 (TTY: 711).

For more information, visit


<https://www.phs.org/nondiscrimination>.

 **PRESBYTERIAN** Health Plan, Inc.

P.O. Box 27489
Albuquerque, NM 87125-7489

Please check your ID card to be sure the information is correct. If anything on the card needs to be changed, please call your local Presbyterian Customer Service Center at the number located on the back of your ID card. We will be happy to help you.

**Welcome to Presbyterian
Turquoise Care! Look
inside to learn more
about your plan.**



You may also access your ID card via myPRES. This will allow you to view, fax or email your ID card to yourself or your provider straight from your computer or smartphone.