




Plan Year 2025 Individual & Family Markets Products

Links to Summaries of Benefits and Coverage and Plan Comparison Charts for Blue Cross and Blue Shield of New Mexico qualified health plans in the individual and family ACA market.

Comparison Charts and Medical Guide	Links to Charts
Plan Comparison Charts Combined	English • Spanish
Gold Plan Comparison Chart	English • Spanish
Silver Plan Comparison Chart	English • Spanish
Bronze Plan Comparison Chart	English • Spanish
Medical Sales Brochure	English • Spanish

Key

	Off-exchange plans
	On-exchange “base” plans with no cost-sharing reductions (CSRs)
	On-exchange plans with CSRs: Zero and LCS plans are available to eligible Native Americans. Plans with an actuarial value (AV) of 73% and state-funded out-of-pocket assistance (SOPA) plans with an AV of 85%, 90%, 95% and 99% are available to eligible consumers meeting household income requirements.

Gold Plans

Plan Name	Plan Variance Description	Link to SBC Document
Blue Community Gold HMO SM 206 - Off Exchange	Off-exchange Plan	Summary of Benefits
Blue Community Gold HMO SM 205 - Off Exchange	Off-exchange Plan	Summary of Benefits
Blue Community Gold HMO SM 205 - On Exchange	On-exchange “Base” Plan	Summary of Benefits
Native American Blue Community Gold HMO SM 205 - Zero	On-exchange AI/AN Zero Plan	Summary of Benefits
Native American Blue Community Gold HMO SM 205 - LCS	On-exchange AI/AN Limited Plan	Summary of Benefits
Blue Community HMO SM 205 - Turquoise 3 with EXTRA SAVINGS	On-exchange 90% AV SOPA Plan	Summary of Benefits
Blue Community Gold HMO SM 206 - Off Exchange	Off-exchange Plan	Summary of Benefits

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

Gold Plans (continued)

Plan Name	Plan Variance Description	Link to SBC Document
Blue Community HMO SM 205 - Turquoise 3 Native American Limited with EXTRA SAVINGS	On-exchange Native American Zero Plan	Summary of Benefits
Blue Community Gold HMO SM 705 - Off Exchange	Off-exchange Plan	Summary of Benefits
Blue Community Gold HMO SM 705 - On Exchange	On-exchange "Base" Plan	Summary of Benefits
Native American Blue Community Gold HMO SM 705 - Zero	On-exchange AI/AN Zero Plan	Summary of Benefits
Native American Blue Community Gold HMO SM 705 - LCS	On-exchange AI/AN Limited Plan	Summary of Benefits
Blue Community HMO SM 705 - Turquoise 3 with EXTRA SAVINGS	On-exchange 90% AV SOPA Plan	Summary of Benefits
Blue Community HMO SM 705 - Turquoise 3 Native American Limited with EXTRA SAVINGS	On-exchange Native American Zero Plan	Summary of Benefits
Blue Cross Blue Shield Clear Cost Gold Plan - Off Exchange SM	Off-exchange Plan	Summary of Benefits
Blue Cross Blue Shield Clear Cost Gold Plan - On Exchange SM	On-exchange "Base" Plan	Summary of Benefits
Blue Cross Blue Shield Clear Cost Gold Plan - Native American Zero Cost Sharing Plan SM	On-exchange AI/AN Zero Plan	Summary of Benefits
Blue Cross Blue Shield Clear Cost Gold Plan - Native American SM Limited Cost Sharing	On-exchange AI/AN Limited Plan	Summary of Benefits
Blue Cross Blue Shield Clear Cost Turquoise 3 Plan - with EXTRA SAVINGS SM	On-exchange 90% AV SOPA Plan	Summary of Benefits
Blue Cross Blue Shield Clear Cost Turquoise 3 Native American Limited Plan with EXTRA SAVINGS SM	On-exchange Native American Zero Plan	Summary of Benefits

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

Silver Plans

Plan Name	Plan Variance Description	Link to SBC Document
Blue Community Silver HMO SM 204 - Off Exchange	Off-exchange Plan	Summary of Benefits
Blue Community Silver HMO SM 203 - Off Exchange	Off-exchange Plan	Summary of Benefits
Blue Community Silver HMO SM 203 - On Exchange	On-exchange "Base" Plan	Summary of Benefits
Native American Blue Community Silver HMO SM 203 - Zero	On-exchange AI/AN Zero Plan	Summary of Benefits
Native American Blue Community Silver HMO SM 203 - LCS	On-exchange AI/AN Limited Plan	Summary of Benefits
Blue Community Silver HMO SM 203 - On Exchange	On-exchange 73% AV CSR Plan	Summary of Benefits
Blue Community Silver HMO SM 203	On-exchange 87% AV CSR Plan	Not Marketed
Blue Community Silver HMO SM 203	On-exchange 94% AV CSR Plan	Not Marketed
Blue Community HMO SM 203 - Turquoise 2 with EXTRA SAVINGS	On-exchange 95% AV SOPA Plan	Summary of Benefits
Blue Community HMO SM 203 - Turquoise 1 with EXTRA SAVINGS	On-exchange 99% AV SOPA Plan	Summary of Benefits
Blue Community Silver HMO SM 306 - Off Exchange	Off-exchange Plan	Summary of Benefits
Blue Community Silver HMO SM 308 - Off Exchange	Off-exchange Plan	Summary of Benefits
Blue Community Silver HMO SM 308 - On Exchange	On-exchange "Base" Plan	Summary of Benefits
Native American Blue Community Silver HMO SM 308 - Zero	On-exchange AI/AN Zero Plan	Summary of Benefits
Native American Blue Community Silver HMO SM 308 - LCS	On-exchange AI/AN Limited Plan	Summary of Benefits
Blue Community Silver HMO SM 308 - On Exchange	On-exchange 73% AV CSR Plan	Summary of Benefits
Blue Community Silver HMO SM 308	On-exchange 87% AV CSR Plan	Not Marketed
Blue Community Silver HMO SM 308	On-exchange 94% AV CSR Plan	Not Marketed
Blue Community HMO SM 308 - Turquoise 2 with EXTRA SAVINGS	On-exchange 95% AV SOPA Plan	Summary of Benefits
Blue Community HMO SM 308 - Turquoise 1 with EXTRA SAVINGS	On-exchange 99% AV SOPA Plan	Summary of Benefits
Blue Cross Blue Shield Clear Cost Silver Plan - Off Exchange SM	Off-exchange Plan	Summary of Benefits
Blue Cross Blue Shield Clear Cost Silver Plan - On Exchange SM	On-exchange "Base" Plan	Summary of Benefits
Blue Cross Blue Shield Clear Cost Silver Plan - Native American Zero Cost Sharing Plan SM	On-exchange AI/AN Zero Plan	Summary of Benefits
Blue Cross Blue Shield Clear Cost Silver Plan - Native American SM Limited Cost Sharing	On-exchange AI/AN Limited Plan	Summary of Benefits
Blue Cross Blue Shield Clear Cost Silver Plan - On Exchange SM	On-exchange 73% AV CSR Plan	Summary of Benefits

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

Silver Plans (continued)

Plan Name	Plan Variance Description	Link to SBC Document
Blue Cross Blue Shield Clear Cost Silver Plan SM	On-exchange 87% AV CSR Plan	Not Marketed
Blue Cross Blue Shield Clear Cost Silver Plan SM	On-exchange 94% AV CSR Plan	Not Marketed
Blue Cross Blue Shield Clear Cost Turquoise 2 Plan SM - with EXTRA SAVINGS	On-exchange 95% AV SOPA Plan	Summary of Benefits
Blue Cross Blue Shield Clear Cost Turquoise 1 Plan SM - with EXTRA SAVINGS	On-exchange 99% AV SOPA Plan	Summary of Benefits

Bronze Plans

Plan Name	Plan Variance Description	Link to SBC Document
Blue Community Bronze HMO SM 202 - Off Exchange HDHP HSA Eligible	Off-exchange Plan	Summary of Benefits
Blue Community Bronze HMO SM 201 - Off Exchange	Off-exchange Plan	Summary of Benefits
Blue Community Bronze HMO SM 603 - Off Exchange	Off-exchange Plan	Summary of Benefits

Accessing Policy Booklets

We link to a plan's policy booklet in every SBC document. On the first page of an SBC, it's the first link at the top. On the next several pages of an SBC, the link to the policy booklet is located in the footer.

Summary of Benefits and Coverage: What this Plan Covers & What You Pay for Covered Services Coverage Period: 01/01/2025 – 12/31/2025
 Blue Cross BlueShield of New Mexico : **Blue Community Gold HMO 206 - Off Exchange** Coverage for: Individual/Family | Plan Type: HMO

The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, visit www.bcbnsm.com/bb/ind/bb_ghsh31cninmo_nm_2025.pdf or by calling 1-866-236-1702. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms, see the Glossary. You can view the Glossary at www.healthcare.gov/sbc-glossary/ or call 1-855-756-4448 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$750 Individual / \$1,500 Family	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible.
Are there services covered before you meet your deductible?	Yes. Preventive health, mental health services, certain services with a copayment, and some prescription drugs are covered before you meet your deductible.	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost-sharing and before you meet your deductible. See a list of covered preventive services at www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.

All copayment and coinsurance costs shown in this chart are after your deductible has been met, if a deductible applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$15/visit; deductible does not apply	Not Covered	Virtual visits: No Charge; deductible does not apply. No charge for Covid treatment. You may be subject to additional facility/clinic fees. Please check with your provider. See your benefit booklet* for details.
	Specialist visit	\$55/visit; deductible does not apply	Not Covered	No charge for Covid treatment. You may be subject to additional facility/clinic fees. Please check with your provider.
	Preventive care/screening/immunization	No Charge; deductible does not apply	Not Covered	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for. No charge for Covid vaccines.
If you have a test	Diagnostic test (x-ray, blood work)	Freestanding Facility: 20% coinsurance Hospital: 30% coinsurance	Not Covered	Recommended Clinical Review (RCR) is available. You may be subject to additional facility/clinic fees. Please check with your provider. See your benefit booklet* for details. No charge for Covid tests.
	Imaging (CT/PET scans, MRIs)	Freestanding Facility: 20% coinsurance Hospital: 30% coinsurance	Not Covered	Recommended Clinical Review (RCR) is available. See your benefit booklet* for details. Gynecological or obstetrical ultrasounds do not require prior authorization. You may be subject to additional facility/clinic fees. Please check with your provider.

*For more information about limitations and exceptions, see the plan or policy document at www.bcbnsm.com/bb/ind/bb_ghsh31cninmo_nm_2025.pdf Page 2 of 8

pay in a year for covered services. If you have to meet their own out-of-pocket limits been met.

don't count toward the out-of-pocket limit.

pay less if you use a provider in the plan's out-of-network provider, and you might see between the provider's charge and what the network provider might use an out-of-network lab work). Check with your provider before you get a referral.

company, an Independent Licensee of the

75605NM0390071-00
Page 1 of 8