


HealthXnet provides real-time access to health plan payers. Information returned by a payer depends on the search criteria requirements a payer has set, as well as the information the payer has available in their real-time system at the time of the inquiry. This guide uses Blue Cross Blue Shield of New Mexico as an example of how to find detailed eligibility information. These general guidelines may be applied to all real-time payer inquiries to help you solicit greater benefit detail from the health plan payer eligibility systems.

1. Choose a 'Rendering Provider' (figure 1).
 - The 'Rendering Provider' NPI can make a difference in the level of detailed benefit information returned from certain payer systems, as is seen in the following instructions.

Figure 1



Eligibility Verification

Blue Cross Blue Shield of New Mexico

Search Provider List: *(Enter partial text of provider name or ID to find specific Provider)*

Rendering Provider:

Provider Zip Code: *(Optional - Enter five digits or nine digits without a dash)*

Benefits Type:

Place of Service:

2. If required by the health plan payer, choose the correct 'Benefit Type' and 'Place of Service' (figure 2).
 - Select 'Institutional Benefits' for claims for a patient staying overnight.
 - Select 'Professional Benefits' for a patient seeing a provider, but does not stay overnight.
 - Choose the correct place of service to get the right detailed information from by the payer.
- a. Selected in this example are Professional Benefits as 'Benefits Type', and Emergency Room Hospital as the 'Place of Service'.

Figure 2

Eligibility Verification

Blue Cross Blue Shield of New Mexico

Search Provider List: *(Enter partial text of provider name or ID to find specific Provider)*

Rendering Provider:

Provider Zip Code: *(Optional - Enter five digits or nine digits without a dash)*

Benefits Type:

Place of Service:

- Please select...
- Office
- Home
- Inpatient Hospital
- Outpatient Hospital
- Emergency Room Hospital**
- Birthing Center
- Other Unlisted Facility

Service Type:

Patient ID: *(Include alpha prefix)*

Patient First Name:

Patient Last Name:

Patient Suffix: *(optional)*

- 3. Select a 'Service Type' to get detailed benefit information specific to the type of claims that will be generated (figure 4).
 - a. In this example (figure 4) the 'Place of Service' is Emergency Room Hospital and the 'Service Type' is Emergency Services. This combination should provide detailed benefit information specific to Emergency Services.

Figure 4



Eligibility Verification

Blue Cross Blue Shield of New Mexico

Search Provider List: *(Enter partial text of provider name or ID to find specific Provider)*

Rendering Provider:

Provider Zip Code: *(Optional - Enter five digits or nine digits without a dash)*

Benefits Type:

Place of Service: ←

Service Type: ←

Patient ID: *(Include alpha prefix)*

4. View the 'Plan Benefit Information' to see deductibles and copays, as well as stop loss amounts/Out of Pocket amounts (figure 5).
 - Click on the 'Show Plan Benefits' button to see all the benefit information returned by the payer.
 - a. In this example, the patient has met their \$1000 deductible. There is no remaining amount to pay.
 - b. The patient has also met the stop-loss maximum of \$3,500, in this example.

Figure 5

Plan Benefit Information							
							Hide Plan Benefits
Health Benefit Plan Coverage							
Ded	Ins Type	Time Period	Stop Loss	In Network	Dates	Cov Level	Other
	PPO					Individual	Active Coverage BC PPO INCENTIVE
\$1000.00		Calendar Year		Y	Plan:08/01/2014-12/31/2014	Individual	
\$0.00		Remaining		Y	Plan:08/01/2014-12/31/2014	Individual	
		Calendar Year	Individual: \$3500.00	Y	Benefit:08/01/2014-12/31/2014	Individual	
		Remaining	Individual: \$0.00	Y		Individual	
EXCLUDES DEDUCTIBLE AND COPAYMENTS							
Other							
Benefit Disclaimer							
UNLESS OTHERWISE REQUIRED BY STATE LAW, THIS NOTICE IS NOT A GUARANTEE OF PAYMENT. BENEFITS ARE SUBJECT TO ALL CONTRACT LIMITS AND THE MEMBER'S							

5. Expand the additional 'Benefits Information' – such as Emergency Services in this example – to see the additional detailed benefit information specific to a service type (figure 6).
 - Clicking on the triangle next to the benefit type can expand the view to see the detailed information.
 - a. The information for 'Hospital – Emergency Accident', 'Hospital – Emergency Medical', and 'Physician Visit – Office' is collapsed in this example.
 - b. The CoPay in this example is \$150.00.

Figure 6

Benefit Information

[Hide All Benefits](#)

Emergency Services

CoPay	Colns	Time Period	In Network	Dates	Cov Level
	30%		W	Benefit:08/01/2014-12/31/2014	Individual
\$150.00		Visit	W	Benefit:08/01/2014-12/31/2014	Individual
WAIVED IF ADMITTED / FACILITY BENEFIT					

▶ Hospital - Emergency Accident
▶ Hospital - Emergency Medical
▶ Physician Visit - Office

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Blue Cross Blue Shield of New Mexico has published both an Institutional and a Professional “Electronic Eligibility and Benefits Tip Sheet” used to determine which combination is needed to find detailed eligibility benefit information.

The links to the “Electronic Eligibility and Benefits Tip Sheets”, as well as other tip sheets published by Blue Cross Blue Shield of Texas and Blue Cross Blue Shield of Oklahoma, are available through the HealthXnet application HELP menu option.