

your Benefit Messenger

NMRHCA 2016 Newsletter Vol. 1 ~ Fall Edition

NMRHCA BOARD OF DIRECTORS APPROVES PLAN CHANGES FOR 2017 ~ EXTENDS SOLVENCY TO 2036

At its annual meeting in July, the NMRHCA Board of Directors approved a number of actions that will extend the solvency of its programs to 2036, up from last year's valuation showing the trust fund being exhausted in 2035.

Among the changes for 2017 are:

- Elimination of the Premier Plus plan for Pre-Medicare members
- Creation of an HMO Value option for Pre-Medicare members with lower premiums but higher cost sharing
- Express Scripts no longer will cover drugs available over the counter
- Elimination of the multiple-dependent subsidy (down from its current 12.5 percent)
- Enhanced cost-sharing elements including physical therapy and certain radiology services
- Addition of New Mexico Health Connections and Humana as health-plan partners

The NMRHCA's Board of Directors takes its fiduciary responsibility to the program seriously and strives to constantly balance the needs of current retirees with the actions necessary to

ensure the viability of the program for active employees in the future.

Alterations in pre-medicare plans address long-term NMRHCA financial challenges with the elimination of the Premier Plus plan.

Premier Plus members will be moved to the Premier PPO plan and will see a premium reduction but also more cost sharing when accessing care. The Premier PPO, with an \$800 deductible, still will be offered by both BCBS and Presbyterian Health Plan (PHP) and will reflect a premium increase consistent with its new risk profile.

The Premier PPO plan still represents a tremendous value when compared to similar plans available through the commercial market, which can cost well over \$700 per month depending on your age and location in the state.

NMRHCA also is creating a new Value HMO plan for members residing in New Mexico who want to pay the lowest premium possible. The Value HMO plan will have a \$1,500 deductible but will retain excellent first-dollar coverage. HMO plans require that members seek care within their chosen health plan's network.

See 2017 on Page 2

NMRHCA AT A GLANCE

NMRHCA WELCOMES NEW CFO

NMRHCA is pleased to announce Josefina Roberts as its new Chief Financial Officer. She recently served as the General Ledger Manager at the Department of Finance Administration.

LOOK FOR MAIL FROM HUMANA

NMRHCA medicare supplement members may receive mail correspondence from our new health provider partner, Humana, which is sending information about its services.

PAPERLESS SIGNUP AVAILABLE

Those wishing to receive their newsletter online can email us, Customer-Service@state.nm.us, or call us at 800-233-2576.

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2017 PLAN CHANGES BALANCE NMRHCA NEEDS

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PHP and New Mexico Health Care Connections, whose network is very similar to BCBS, both will offer the Value HMO plan. Members must actively choose the Value HMO plan during the Switch Enrollment season.

NMRHCA will continue to offer its excellent Medicare Supplement as well as numerous Medicare Advantage (MA) plans to all of its Medicare-eligible members in 2017 regardless of where they live.

MA plans are offered in lieu of traditional Medicare by private health plans and are heavily subsidized by the federal government based on,

among other things, a health plan's quality ranking. These subsidies keep MA premiums low.

All NMRHCA plans contain prescription drug coverage with no deductible or coverage gap. The rising cost of prescription drugs for all NMRHCA members has exerted significant upward pressure on all plans.

The following rates are based on a retiree with 20 years of service. A complete rate sheet and benefit summary will be provided with your Switch Enrollment Packet. Dental plans rate sheets and benefit summaries from Delta Dental and United Concordia also will be provided.

Plan — Pre-Medicare	2016	2017	\$ Change
Premier Plus – Retiree	\$326.36	N/A	N/A
Premier Plus – Spouse	\$516.49	N/A	N/A
Premier Plus – Child	\$311.08	N/A	N/A
Premier PPO – Retiree (BCBS or PHP)	\$174.63	\$223.56	\$48.93
Premier PPO – Spouse (BCBS or PHP)	\$331.43	\$424.32	\$92.89
Child PPO – Child (BCBS or PHP)	\$169.21	\$217.00	\$47.79
Value HMO – Retiree (PHP or NMHCC)	N/A	\$174.63	N/A
Value HMO – Spouse (PHP or NMHCC)	N/A	\$331.43	N/A
Value HMO – Child (PHP or NMHCC)	N/A	\$169.21	N/A
Plan — Medicare	2016	2017	\$ Change
Medicare Supplement – Retiree (BCBS)	\$177.96	\$188.64	\$10.68
Medicare Supplement – Spouse (BCBS)	\$266.94	\$282.96	\$16.02
PHP MA Plan I – Retiree	\$84.00	\$89.00	\$5.00
PHP MA Plan I – Spouse	\$126.00	\$133.50	\$7.50
PHP MA Plan II – Retiree	\$54.00	\$57.00	\$3.00
PHP MA Plan II – Spouse	\$81.00	\$85.50	\$4.50
BCBS MA Plan I – Retiree	\$61.20	\$61.20	\$0
BCBS MA Plan I – Spouse	\$91.80	\$91.80	\$0
BCBS MA Plan II – Retiree	\$17.85	\$18.95	\$1.10
BCBS MA Plan II – Spouse	\$26.77	\$28.42	\$1.65
United Health Care MA Plan I – Retiree	\$88.50	\$94.69	\$6.19
United Health Care MA Plan I – Spouse	\$132.75	\$142.04	\$9.29
United Health Care MA Plan II – Retiree	\$46.43	\$49.68	\$3.25
United Health Care MA Plan II – Spouse	\$69.64	\$74.52	\$4.88
Humana MA Plan I – Retiree	\$82.77	\$82.77	\$0
Humana MA Plan I – Spouse	\$124.16	\$124.16	\$0
Humana MA Plan II – Retiree	\$49.86	\$49.86	\$0
Humana MA Plan II – Spouse	\$74.79	\$74.79	\$0

NEW ID CARDS COMING FROM UNITED CONCORDIA

At United Concordia, member security is always a top priority.

To continue to ensure the security of your information, your dental benefits soon will be identified by a randomized Unique Member Identifier (UMI) instead of your Social Security number.

You will receive a new ID card with your UMI late December for a Jan. 1, 2017 effective date.

After receiving your new ID card, each member should:

- Destroy old ID card
- Present dentist with new ID number
- Use new ID number when registering for My Dental Benefits
- Use new ID number when contacting United Concordia Customer Service Department

What does this mean to you? In addition to increasing your security, if you've already registered to use My Dental Benefits online, you'll need to re-register with your new UMI to continue to use the system. All of your dental history will be automatically transferred to your new number.

Also, when calling the Interactive Voice Response telephone system, please enter your UMI instead of your Social Security number.

And don't forget to verify that NMRHCA has your correct address on file.

Your smile is safe with us!

URINARY TRACT INFECTIONS: SHOULD YOU TAKE A URINE TEST?

UTIs are infections of the urinary tract. The main symptoms of UTIs are:

- A burning feeling when you urinate
- A strong urge to urinate often

Bacteria cause most UTIs. Doctors usually treat UTIs with antibiotics, which are strong medicines that kill bacteria.

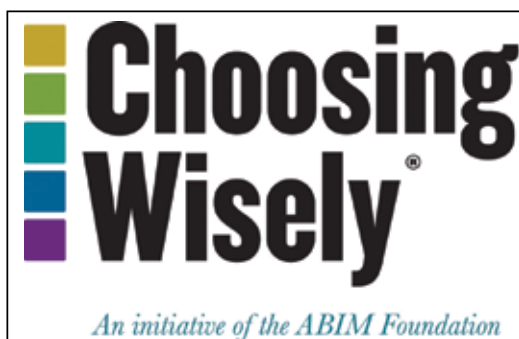
Older adults are often tested for UTIs, especially in nursing homes. But if you don't have symptoms, urine tests are not very useful. The tests can lead to unnecessary treatments that can even be harmful. This is especially true in older adults. Here's why:

Urine tests usually don't help if you don't have UTI symptoms

Older people often have bacteria in their urine, even if they have no urinary symptoms. This is true for nearly half of all nursing home residents.

Doctors will often order a urine test if an older adult has vague symptoms, such as increased confusion, irritability, or falling. The test will probably show some bacteria. This may lead the doctor to order an antibiotic.

But if the bacteria is in the urine and not causing a real infection, the an-



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tibiotic won't help the vague symptoms. There are many other reasons why an older adult might be confused or irritable, or fall.

Antibiotics can cause serious problems

Antibiotics can cause side effects, especially in older adults. Side effects include fever, rash, nausea, vomiting, diarrhea, ruptured tendons, nerve damage, and kidney failure.

Using antibiotics can lead to vaginal yeast infections and other infections, including one that can cause severe diarrhea, a hospital stay, and even death in older people.

Also, older adults often take other medicines that can interact dangerously with antibiotics.

Avoid antibiotics when you can

Unnecessary antibiotics don't offer any benefits. You should not take

antibiotics for bacteria in the urine if you don't need to. Antibiotics can kill "friendly" germs and help drug-resistant bacteria to grow. Resistant bacteria cause illnesses that are harder to cure and more costly to treat. To treat them, a doctor may have to try a few different antibiotics. The risk of serious side effects increases.

Unnecessary tests and treatment can be a waste of money

A urine culture can cost \$80 or more. Antibiotic treatment for a UTI costs from \$3 to over \$300. And drug-resistant infections add costs for more doctor visits, expensive medicines, and nursing care.

When should you have a urine test?

You should get a urine test if you have new or worsening urinary

See Urinary on Page 4

TIPS FOR SENIORS TO PREVENT URINARY TRACT INFECTIONS

If your family member is in a nursing home and has had a UTI, discuss the issues below with the care team.

Urination habits

To reduce the risk of infection, people should urinate often and completely.

- Take the person to the bathroom often and give them time to urinate.
- Provide water by the bedside and encourage the person to drink enough fluids.

Hygiene

Good hygiene is important to help keep infections away.

- After a bowel movement, women should wipe from front to back.
- Change diapers or other incontinence products often.

Some people depend completely on the nursing home staff for their care. Caregivers should wash their hands with soap or use a hand sanitizer when:

- They enter the person's room.

- They start or finish a procedure, such as changing a wound dressing or diaper.
- They leave the room.

Urinary catheters

Usually, catheters should be removed as soon as possible. They increase the risk of getting a UTI. Only use them for:

- Urinary obstructions.
- Severe bedsores.
- Comfort when a loved one is near death.

WELLNESS INCENTIVE PROGRAM TO CONTINUE IN 2017

The New Mexico Retiree Health Care Authority is proud to announce the continuation of its Wellness Incentive Program for 2017. Members and their spouses with an NMRHCA medical plan who complete two structured wellness programs are eligible to receive a \$50 Visa gift card.

That doesn't mean, however, that we're done with the incentive in 2016. You still can earn your \$50 gift card by finishing two wellness programs and submitting a Wellness Incentive Completion form available on the Wellness page of NMRHCA's website (<https://nmrhca.state.nm.us/Pages/Wellness.aspx>).

The two most frequently discussed issues we've received about the program are: Members are unsure what classes qualify and; they don't have access to a computer.

Our Wellness page includes several links under the heading, "Wellness Incentive Ideas" that have links to several city senior programs across the state, and include websites from health partners Blue Cross Blue Shield and Presbyterian Health as well as programs for specific needs (chronic disease, weight management, smoking cessation, etc.).

We also allow members to attend a seminar at one of the five Natural Grocers stores in New Mexico (two in Albuquerque, one in Santa Fe, one in Farmington and one in Las Cruces). The seminars typically last from 1-2 hours, and a schedule of events is available on our home-page calendar at www.nmrhca.org. Those without access to a computer can call Natural Grocers for a calendar of events:

Albuquerque (Coors).....	505-897-0400
Albuquerque (Wyoming)	505-292-7300
Farmington.....	505-324-6400
Las Cruces	575-522-1711
Santa Fe.....	505-474-0111

Pre-medicare members also can complete a personal health assessment with their health provider for one of their wellness programs. Medicare members can access a health assessment through WebMD or the American Heart Association. For more ideas, those in the Albuquerque/Bernalillo County area can call the Senior Information Hotline at (505) 764-6400. Numbers below are for additional cities for senior information:

Alamogordo	575-439-4150	Los Alamos	505-662-8920
Artesia	575-746-4113	Los Lunas	505-839-3853
Belen	505-864-2663	Lovington	575-396-4161
Bernalillo	505-867-9448	Portales	575-356-8141
Bloomfield	505-632-8351	Raton	575-445-3278
Clovis	559-324-2750	Rio Rancho	505-891-5018
Corrales	505-897-3818	Roswell	575-624-6718
Deming	575-546-8823	Ruidoso	575-257-4565
Farmington	505-599-1380	Taos (Questa, Chamisa	
Gallup	505-722-4740	Amisal)	505-758-4091
Grants	505-285-3922	Tucumcari	575-461-2307
Hobbs	575-397-9301	Santa Fe	505-955-4711
Las Cruces	575-528-3000	Silver City	575-388-4640
Las Vegas	505-426-1739	Socorro	575-835-2119

If you have any other questions about the Wellness Incentive Program, call 505-222-6403, email us at nmrhca.wellness@state.nm.us or see our Frequently Asked Questions section on our website's Wellness page.

URINARY TRACT INFECTIONS: SHOULD YOU TAKE A URINE TEST?

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symptoms like these:

- Pain when urinating
- Blood in the urine
- A strong urge to urinate often

You should get a urine test if you have a fever or if a blood test suggests that you have an infection. But be-

fore you get a urine test, your doctor should make sure you don't have other symptoms, like a cough, that may be caused by some-



thing else.

If you don't have UTI symptoms, you might still need a urine test if you are scheduled to have:

- Prostate surgery
- Kidney stones removed
- Bladder tumors removed

SWITCH ENROLLMENT MEETING SCHEDULE

DATE	LOCATION	TIME		VENUE
10/3/2016	Santa Fe	9:30 a.m.	Medicare Medical/RX	Santa Fe Community College Jemez Room 6401 Richards Ave. Santa Fe, NM 87508
10/21/2016		10:45 a.m.	Voluntary Coverage	
11/2/2016		Noon	Non-Medicare Medical/RX	
10/4/2016	Silver City	1 p.m.	Medicare Medical/RX	Western New Mexico University Besse-Forward Global Resource Center Corner of 12th and Kentucky Silver City, NM 88061
		2:15 p.m.	Voluntary Coverage	
		3:30 p.m.	Non-Medicare Medical/RX	
10/5/2016	Las Cruces	9:30 a.m.	Medicare Medical/RX	NM Farm & Ranch Heritage Museum 4100 Dripping Springs Rd. Las Cruces, NM 88011
10/6/2016		10:45 a.m.	Voluntary Coverage	
		Noon	Non-Medicare Medical/RX	
10/11/2016	Albuquerque	9:30 a.m.	Medicare Medical/RX	UNM Continuing Education Auditorium 1634 University Blvd., NE Albuquerque, NM 87131
10/31/2016		10:45 a.m.	Voluntary Coverage	
		Noon	Non-Medicare Medical/RX	
10/13/2016	Raton	9:30 a.m.	Medicare Medical/RX	Raton Convention Center 901 S. 3rd St. Raton, NM 87740
		10:45 a.m.	Voluntary Coverage	
		Noon	Non-Medicare Medical/RX	
10/14/2016	Las Vegas	9:30 a.m.	Medicare Medical/RX	NM Highlands University Student Center 800 National Ave. Las Vegas, NM 87701
		10:45 a.m.	Voluntary Coverage	
		Noon	Non-Medicare Medical/RX	
10/18/2016	Roswell	9:30 am.	Medicare Medical/RX	Roswell Convention & Civic Center 912 N. Main St. Roswell, NM 88202
		10:45 a.m.	Voluntary Coverage	
		Noon	Non-Medicare Medical/RX	
10/19/2016	Hobbs	9:30 a.m.	Medicare Medical/RX	NM Junior College Training and Outreach Facility 5317 North Lovington Highway Hobbs, NM 88240
		10:45 a.m.	Voluntary Coverage	
		Noon	Non-Medicare Medical/RX	
10/20/2016	Clovis	9:30 a.m.	Medicare Medical/RX	Clovis Civic Center 801 Schepps Blvd. Clovis, NM 88101
		10:45 a.m.	Voluntary Coverage	
		Noon	Non-Medicare Medical/RX	
10/24/2016	Española	9:30 a.m.	Medicare Medical/RX	Northern NM College - Nick. L Salazar Center for Performing Arts 921 Paseo de Oñate Española, NM 87532
		10:45 a.m.	Voluntary Coverage	
		Noon	Non-Medicare Medical/RX	
10/25/2016	Farmington	10:30 a.m.	Medicare Medical/RX	Farmington Civic Center Miriam Taylor Theatre 200 W. Arrington St. Farmington, NM 87401
		11:45 a.m.	Voluntary Coverage	
		1 p.m.	Non-Medicare Medical/RX	
10/26/2016	Gallup	9:30 a.m.	Medicare Medical/RX	Red Rock State Park Dining and Conference Room Gallup, NM 87311
		10:45 a.m.	Voluntary Coverage	
		Noon	Non-Medicare Medical/RX	
10/27/2016	Rio Rancho	9:30 a.m.	Medicare Medical/RX	Santa Ana Star Center 3001 Civic Center Circle NE Rio Rancho, NM 87144
		10:45 p.m.	Voluntary Coverage	
		Noon	Non-Medicare Medical/RX	

Reminder: Free flu shots and screenings, including a take-home Fecal Occult Blood Test to check for symptoms of colorectal cancer, will be offered at all Switch Enrollment meetings. Those unable to attend the Switch Enrollment meetings may request an FOBT to be sent to them by calling 505-923-8105 and leaving their name, number and short message regarding the kit.



NMRHCA CONTACT INFORMATION

4308 CARLISLE BLVD NE, SUITE 104
ALBUQUERQUE, NM 87107-4849

33 PLAZA LA PRENSA
SANTA FE, NM 87507

800.233.2576 (TOLL FREE)
505.476.7340 (SANTA FE)
505.884.8611 (FAX)

8:00AM TO 5:00PM
MONDAY—FRIDAY

PLEASE VISIT US ONLINE
AT WWW.NMRHCA.ORG

CONTACT YOUR HEALTHCARE PROVIDERS DIRECTLY

Blue Cross Blue Shield

BCBSNM.....800-788-1792
BCBSNM Medicare Advantage.....877-299-1008
www.bcbsnm.com

Express Scripts

Express Scripts Medicare800-551-1866
Express Scripts Non-Medicare ..800-501-0987
www.express-scripts.com

Presbyterian Health Services

Presbyterian Health Plan 888-275-7737
Presbyterian Medicare Advantage ..800-797-5343
www.phs.org

Humana 866-396-8810
www.humana.com

United Healthcare866-622-8014
www.uhcretiree.com

United Concordia Companies 888-898-0370
www.ucci.com

Delta Dental.....877-395-9420
www.deltadentalnm.com

Davis Vision800-999-5431
www.davisvision.com

Standard Insurance.....888-609-9763
www.standard.com/mybenefits/newmexico_rhca