

your Benefit Messenger



NMRHCA 2016 Newsletter Vol. 1 - Summer Edition

NMRHCA AT A GLANCE

PROVIDERS TO BE ADDED TO HEALTH PLANS FOR 2017

The NMRHCA will add Humana and New Mexico Health Connections to its list of providers beginning in 2017. More information will be available in the coming months.



BASIC LIFE INSURANCE PLAN CHANGES WILL CONTINUE

There have been some changes to NMRHCA's basic life plan over the years with still more to come. If you have questions about your level of life insurance, please give us a call.

FIND US ON FACEBOOK!

Go to www.facebook.com/nmrhca to find wellness articles and other updates about the Retiree Health Care Authority!

EXECUTIVE DIRECTOR UPDATE:

WE NEED TO TALK ABOUT 'OUR' DRUG PROBLEM

It's the elephant in the room. We have a drug problem. And the pronoun "we" in this case applies to all of us.

There have been some incredible advances in pharmacology over the last 10 years—some of them absolutely life-saving. Also, I want to be clear about one thing—**DO NOT STOP TAKING ANY PRESCRIBED MEDICATION WITHOUT FIRST HAVING A CONVERSATION WITH YOUR DOCTOR.**

Having said that, let's look at our current relationship with prescription drugs. Here are the facts for our members covered by Express Scripts:

- 95% of all members—about 39,000 people — had a prescription filled last year through the plan
- 75% of our members over 65—about 18,000 people—took 5 or more different prescription drugs last year
- 50% of our members under 65 —about 10,000 people—took 5 or more different prescription drugs last year

Let's read those numbers again and think about what this means on two different levels.

Your Health and Safety

There are a number of reasons we may be taking multiple prescriptions that are perfectly appropriate and clinically beneficial.

For some of us, however, we've been taking the same prescriptions for years (or even decades) and have not really scrutinized whether the drug is still necessary or likely to have the same benefit it had when we were younger.

Add to that list the new prescriptions that have been added as we have gotten older and the list can get quite long, indeed.

A large majority of these drugs have been determined to be relatively safe when taken on their own.

See *Executive* on Page 3

Inside This Issue

Antibiotics Overuse	p. 2
Wellness Incentive Update	p. 3

ANTIBIOTICS GENERALLY NOT ACCEPTABLE CURE FOR COMMON COLDS

If you have a sore throat, cough, or sinus pain, you might expect to take antibiotics. After all, you feel bad, and you want to get better fast. But antibiotics don't help most respiratory infections, and they can even be harmful. Here's why.

Antibiotics kill bacteria, not viruses.

Antibiotics fight infections caused by bacteria. But most respiratory infections are caused by viruses. Antibiotics can't cure a virus.

Viruses cause:

- All colds and flu.
- Almost all sinus infections.
- Most bronchitis (chest colds).
- Most sore throats, especially with a cough, runny nose, hoarse voice, or mouth sores.

Antibiotics have risks.

Antibiotics can upset the body's natural balance of good and bad bacteria. Antibiotics can cause:

- Nausea, vomiting, and severe diarrhea.
- Vaginal infections.
- Nerve damage.
- Torn tendons.
- Life-threatening allergic reactions.

Many adults go to emergency rooms because of antibiotic side effects.

Overuse is a serious problem.

Wide use of antibiotics breeds "superbugs," bacteria that become resistant to antibiotics. They can cause drug-resistant infections, even disability or death. The superbugs can spread to family members and others.

Choosing Wisely

An initiative of the ABIM Foundation



Antibiotics can be risky business.

Overuse leads to high costs.

Drug-resistant infections usually need more costly drugs and extra medical care. And sometimes you need a hospital stay. In the U.S., this costs us over \$20 billion a year.

You may need an antibiotic if you have one of the following infections.

You have a sinus infection that doesn't get better in 10 days. Or it gets better and suddenly gets worse.

You have a fever of 102° F, or fever over 100.6° F for 3 days or more, green or yellow mucus, or face pain for three or more days in a row.

You have bacterial pneumonia.

- Symptoms can include cough with colored mucus, fever of at least 100.6° F, chills, shortness of breath, and chest pain when you take a deep breath.
- The diagnosis is made with a physical exam and a chest x-ray.

You have whooping cough (pertussis).

- The main symptoms are fits of severe, rapid coughing. They may end with a "whoop" sound.
- The diagnosis should be checked with a swab of the throat.
- Your family may need antibiotics also.

You have strep throat.

- Symptoms include sudden throat pain, pain when swallow-

How To Manage Respiratory Infections

Try to avoid them.

Wash your hands often and well with plain soap and water. And get these vaccines:

Flu (influenza) vaccine. Get this once a year. October or November is best.

Pneumonia vaccine. When you turn 65, get two shots, a year apart. If you are younger and have heart, lung, or liver disease, diabetes, problems with alcohol, or you smoke, ask your doctor if you should get the shots.

Tdap vaccine for tetanus, diphtheria, and pertussis (whooping cough). All adults should get this once. Then get a tetanus-diphtheria booster shot every 10 years. Pregnant women should get a Tdap shot during their third trimester.

Relieve symptoms.

Get plenty of rest and drink lots of fluids.

Use a humidifier and clean it daily.

Ease pain and reduce fever with: Acetaminophen (Tylenol and generic) Ibuprofen (Advil and generic)

For nasal discomfort use saline (salt water) drops or spray.

To soothe a sore throat, gargle with salt water, drink warm beverages, or eat or drink something cool.

To ease a cough, breathe steam from a kettle or shower. For mild, short-term relief, try an over-the-counter cough medicine that has dextromethorphan. See a doctor if coughing lasts three days or more.

ing, a fever of at least 100.6 F, and swollen glands.

- The diagnosis should be done with a rapid strep test, which uses a swab of the throat.
- If your doctor does prescribe antibiotics, follow the directions carefully and take all your pills. This helps prevent the growth of superbugs.

EXECUTIVE DIRECTOR'S UPDATE: ADDRESSING 'OUR' DRUG PROBLEM

Continued From Page 1

Yet, virtually no trials have been performed to determine their safety when taken in conjunction with all your other drugs. NMRHCA recommends that on your next doctor's visit, take along a list of all of your medications and make sure everyone agrees that the prescriptions all are likely to be doing more good than harm.

Financial Update

Nobody knows more than our members that prescription drugs continue to go up in costs. While this has been true for decades, recent drugs introduced to the market, and some drugs that have been around for over 20 years, all have increased our costs (to both you the member as well as NMRHCA) by historically unprecedented amounts.

As drug costs go up, they increasingly put strain on all those involved

in their financing – members and health plans alike.

NMRHCA recommends that you consider making sure you are taking generic medications where possible as well as talking to your doctor (remember that list of medicines you were going to take them?) about possible lower costs options that would be clinically equivalent.

Personal Update

As of June, 2016 my wife and I are still smokeless and have both been pretty good about our exercise routines.

Lara goes to the gym almost every day and has put a lot of time in on the cardio equipment there.

I, on the other hand, have a hard time enjoying the treadmill or elliptical so have taken to some of Albuquerque's great trails (<http://www.cabq.gov/parksandrecreation/>



Courtesy prescriptiontrails.org

A view of Los Poblanos Open Space, one of Albuquerque's prescription trails.

(part of the prescription-trails/prescription-trails) for my walking.

We are proof positive that there are lots of ways to be active and that almost certainly at least one way exists that you can truly enjoy. While it wasn't our main reason for starting to exercise, we both have lost a little weight. Come out and see me at the fall meetings and see if you can tell the difference.

— **Mark Tyndall**
Executive Director

NMRHCA WELLNESS INCENTIVE UPDATE: A SUCCESS STORY

More than a hundred people have taken advantage of the NMRHCA's Wellness Incentive Program that offers a \$50 Visa Gift Card to eligible members who complete two wellness programs, such as a personal health assessment, fitness course or a food and eating modification program such as Good Measures or Change Is Possible.

But we still have more cards to give away in 2016. To help inspire those who have not yet taken advantage of our incentive, we are presenting testimonials from members who have completed the incentive and are talking about their positive outcomes.

That's what Barbara Michael of Santa Fe has done, sharing how she lost 45

pounds by taking a nutrition class as well as enrolling in Good Measures.

"The biggest positive thing I have done was joining Good Measures," said Barbara, a retiree in 2015.

"This is what I can say with absolute certainty: I know a lot more, and (I) have answers to questions that I had regarding what to do and what not to do with eating behaviors."

She wanted to share her success story for a couple of reasons.

"One, if it helps one person, and gets (others) motivated to do something

different than what they've been doing, then I think that's wonderful," Barbara said. "Number two—accountability to myself. By talking about it, I need to stay motivated to keep up the habits I've been getting into."

You can read her entire "Success Story" at www.nmrhca.org.

If you want to share your success story with the Wellness Incentive Program, email us at NMRHCA.wellness@state.nm.us or call us at 505-222-6403 or 800-233-2576, extension 6403.

If you want to learn more about our Wellness Incentive Program, click the Wellness tab on our website (<https://www.nmrhca.state.nm.us/Pages/Wellness.aspx>).



Barbara Michael

PRESORT STD
US POSTAGE
PAID
ABQ., NM
PERMIT #1645



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 Advantage800-797-5343
www.phs.org

United Healthcare866-622-8014
www.uhcretiree.com

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

Delta Dental..... 877-998-7555
www.deltadentalnm.com

Davis Vision800-999-5431
www.davisvision.com

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

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