



# your Benefit Messenger

NMRHCA 2017 Newsletter Vol. 2 - Fall Edition

## NMRHCA BOARD MEASURES EXTENDS AGENCY'S SOLVENCY

**D**uring the New Mexico Retiree Health Care Authority's annual meeting in July, its Board of Directors approved measures that will help extend the solvency of NMRHCA programs by five years.

Budget-deficit actions that the state legislature took in the 2016 special session reduced that solvency from 20 to 13 years (2030). But the counter-measures the board has taken will return solvency to 2035 (18 years).

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. Its approved changes for 2018 include:

- Increasing retiree premiums in accordance with projected medical trend for all self-insured plans (8 percent increase in pre-Medicare rates, 6 percent increase in Medicare Supplement rates.
- Expanding the Value Plan option resources to include the Blue Advantage Narrow Network Plan, administered by Blue Cross Blue Shield — a statewide narrow network that represents 53 percent of the larger PPO network.
- Increasing cost sharing/narrow network on Pre-Medicare and Supplement prescription plans

through by introducing Voluntary Smart90 — a long-term medications option that gives members the choice to purchase 90-day prescription supplies for a lower cost than three one-month supplies.

- Defaulting incoming members to the appropriate Medicare Advantage Plan (based on last year's board adoptions; all members still can select their own plans). Presbyterian Pre-Medicare members not electing a plan would default to UnitedHealthcare Plan I; BCBS Pre-Medicare members would default to Humana Plan I.

*See 2018 on Page 2*

## GREETINGS TO OUR MEMBERS FROM THE BOARD PRESIDENT

**A**s the current President of the New Mexico Retiree Health Care Authority (NMRHCA) Board of Directors, it is my pleasure to provide an update on the current status of the program and the future direction of your post-employment healthcare benefit.

Whether you are one of the 60,000 formally retired members participating and receiving benefits now or one of the 100,000 active employees who invest in the program with an expectation of receiving a future benefit — I hope you have an interest in this program.

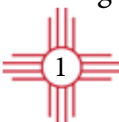
Your Board of Directors, which includes representation from both active and retired groups, has been working diligently to preserve the viability of the Authority

during this turbulent era in both the state of New Mexico's finances and the overall national health care scene.

It is the Board's duty to find a balance between meeting the existing demands of the agency today and maintaining a benefit for future participants. This duty includes the pursuit of revenue enhancements, combined with strategies to limit the growth in health care costs, to maintain the long-term viability of the program.

But we also are sympathetic to the impact any changes may have on our retirees with fixed incomes or on active employees whose incomes have been depressed during the national recession and our state's slow recovery.

*See Greetings on Page 2*



## GREETINGS FROM THE DESK OF PRESIDENT OF BOARD

With legislative support through increases in employee and employer contributions — combined with strategic Board initiatives — the plan's solvency improved from seven years in 2007 to 20 years in 2016. These initiatives included modest premium increases, a reduction in the subsidies provided to retirees and eligible dependents, plan-design changes and increases to copays and out-of-pocket expenses.

Despite the changes, the program still offers incredible value to its plan participants, especially when compared to other health care market options. I encourage you to evaluate your other options through the New Mexico Health Insurance Exchange: [www.bewellnm.com](http://www.bewellnm.com).

Unfortunately, the state's financial crunch last year led to legislation that reduced a important subsidy to NMRHCA and shaved over six years off our projected solvency period. But thanks to solid investment gains and another series of prudent plan-design changes, NMRHCA will enter 2018 having reclaimed much of that lost ground and will be on solid footing through 2035.

This Board will continue efforts to push our solvency projections even further as we strive to maintain a commitment to all those employees who have so selflessly served the public throughout the state in so many different capacities.

Please contact NMRHCA staff if you have comments or suggestions about improving the value of the program.

—TOM SULLIVAN  
NMRHCA BOARD PRESIDENT

## 2018 MEASURES BALANCE NEEDS OF NMRHCA

Continued From Page 1

- Implementation of a graded schedule in premium payment of basic life insurance through The Standard in which retirees will gradually assume 100 percent of the cost. Retirees will assume 25 percent of the premium cost in 2018 and increase by 25 percent of the cost each subsequent year.

Combined these actions serve to offset the rising cost of prescriptions and other medical related expenses currently being experienced by the NMRHCA program.

NMRHCA will continue to offer its Medicare Supplement as well as numerous Medicare Advantage plans to all of its Medicare-eligible members in 2018, regardless of where they live.

The following rates below 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, United Concordia and Davis Vision also will be provided.

Plan — Pre-Medicare	2017	2018	\$ Change
Premier PPO - Retiree (BCBS or PHP)	\$223.56	\$241.44	\$17.88
Premier PPO - Spouse (BCBS or PHP)	\$424.32	\$458.27	\$33.95
Premier PPO - Child (BCBS or PHP)	\$217.00	\$234.36	\$17.36
Value HMO - Retiree (PHP or NMHC)	\$174.63	\$188.60	\$13.97
Value HMO - Spouse (PHP or NMHC)	\$331.43	\$357.95	\$26.52
Value HMO - Child (PHP or NMHC)	\$169.21	\$182.75	\$13.54
Value HMO - Retiree (BCBS)	N/A	\$188.60	N/A
Value HMO - Spouse (BCBS)	N/A	\$357.95	N/A
Value HMO - Child (BCBS)	N/A	\$182.75	N/A
Plan - Medicare	2017	2018	\$ Change
Medicare Supplement - Retiree (BCBS)	\$188.64	\$199.96	\$11.32
Medicare Supplement - Spouse (BCBS)	\$282.96	\$299.94	\$16.98
BCBS MA Plan I - Retiree	\$61.20	\$69.60	\$8.40
BCBS MA Plan I - Spouse	\$91.80	\$104.40	\$12.60
BCBS MA Plan II - Retiree	\$18.95	\$23.30	\$4.35
BCBS MA Plan II - Spouse	\$28.42	\$34.95	\$6.53
Humana MA Plan I - Retiree	\$82.77	\$87.45	\$4.68
Humana MA Plan I - Spouse	\$124.16	\$131.17	\$7.01
Humana MA Plan II - Retiree	\$49.86	\$53.06	\$3.20
Humana MA Plan II - Spouse	\$74.79	\$79.59	\$4.80
PHP MA Plan I - Retiree	\$89.00	\$96.50	\$7.50
PHP MA Plan I - Spouse	\$133.50	\$144.75	\$11.25
PHP MA Plan II - Retiree	\$57.00	\$72.00	\$15.00
PHP MA Plan II - Spouse	\$85.50	\$108.00	\$22.50
United Health Care MA Plan I - Retiree	\$94.69	\$104.16	\$9.47
United Health Care MA Plan I - Spouse	\$142.04	\$156.25	\$14.21
United Health Care MA Plan II - Retiree	\$49.68	\$54.65	\$4.97
United Health Care MA Plan II - Spouse	\$74.52	\$81.97	\$7.45

## TAKING MEDICINES SAFELY: HOW TO MEASURE LIQUID DOSES THE RIGHT WAY

A dose is the amount of medicine you take each time. You may take several doses in one day. It is very important to take the right dose, especially for children. This “Choosing Wisely” report helps you measure the dose for liquid medicines correctly.

### *Don't use a kitchen spoon*

The teaspoons and tablespoons you use for cooking and eating are not very accurate. Some teaspoons can hold twice as much liquid as others. Also, it is easy to confuse a teaspoon (tsp) with a tablespoon (Tbsp).

It is more precise to measure medicines in milliliters. The American Society of Health-System Pharmacists, along with many other medical societies and safety groups, advise using milliliters to prescribe and take liquid medicine.

### *Use milliliters for liquid medicines*

Milliliters (mL) are a standard unit of measurement in medicine. They are used around the world. Milliliters can accurately measure very small to large amounts.

### *Avoid an overdose*

For adults, getting slightly too much of an over-the-counter medicine probably won't cause much harm. For children, though, it's important to give exactly the amount of medicine recommended or prescribed. Children weigh less than adults, so even a little too much medicine can be harmful. Doses for children are usually based on a child's weight.

An overdose can cause serious problems, even death. One 5-year study found that over 3,000 children under 12 had side effects from cough and cold medicines. The side effects included restlessness, extreme sleepiness, hallucinations, and rapid heartbeat. Twenty of the children, most of them younger than 2 years old, died. One in three children were given the wrong amount of medicine. The rest found and took the medicine by accident.

### *Use the dosing device that comes with the medicine*

Most liquid medicines come with an oral syringe or a small cup. These dosing devices should have milliliter markings.

Always use the dosing device that comes with the medicine.

When you pick up a prescription, make sure a dosing device is included. If it isn't, ask the pharmacist for a cup or syringe, so you can measure accurately.

If a prescription calls for teaspoons or tablespoons, ask your doctor or pharmacist to give you the dosage in milliliters.

If your doctor prescribes a liquid medicine, make sure you understand how much medicine to give, and how often.

Ask your doctor or pharmacist to show you how to measure the medicine correctly if you're not sure.

If you lose the dosing device, ask your doctor or pharmacist for a new one. For over-the-counter medicines, call the help line on the package.

### *You can call Poison Control*

You can call the American Associ-

## MEDICINE SAFETY TIPS

Using the dosing device that comes with your medicine is one way to take medicines safely. Here are some other safety tips.

- Read the insert: Review the information that comes with medicines. If you have questions, ask your pharmacist.
- Don't skip doses to save money: Ask your doctor if there is a lower cost generic or brand name drug that you could try. Compare costs at [CRBestBuy-Drugs.org](http://CRBestBuy-Drugs.org).
- Don't forget to take your medicine: Take your medicine at the same time every day.
- Check with your doctor before you split pills: Some medicines should not be split. If your doctor says it's OK to split your pills, use a pill splitter for accurate results.
- Don't take drugs you don't need: Too many people still take antibiotics to treat viruses like colds or the flu. Antibiotics only kill bacteria. If you take antibiotics when you don't need them, they may not work when you do need them.
- Review all your medicines with your primary doctor: Bring the original containers or take photos of each label.

ation of Poison Control Centers at 1-800-222-1222 for advice and help. Keep this phone number handy to call immediately in case of an accidental overdose.

*This report is for you to use when talking with your healthcare provider. It is not a substitute for medical advice and treatment. Use of this report is at your own risk.*





## WELLNESS UPDATE: A 2ND SUCCESS STORY

**T**his is the second testimonial about New Mexico Retiree Health Care Authority member experiences with our Wellness Incentive Program that allows members to earn a \$50 Visa gift card upon completion of two structured wellness programs. If you wish to share your experience, please call 505-222-6403 or email [NMRHCA.wellness@state.nm.us](mailto:NMRHCA.wellness@state.nm.us).

It started off as a numbers game for Rio Rancho residents Anna and Gary King. It ended up being a lot more than they bargained for — in a good way.

In December, the couple learned their cholesterol counts had shot up to unacceptable levels. Anna, who prides herself on keeping fit by going to the gym and bicycling, knew they had to make changes.

Anna and Gary made an appointment for a wellness checkup with their doctor. But Anna also wanted tackle their high cholesterol.

“I wanted my husband to be involved,” she said. “He’s kind of a junk-food junkie. He’s not the kind to participate in (on-site) classes. He would much rather talk to somebody on the phone or have me get on the computer and us do it that way.”

Enter the New Mexico Good Measures program that combines nutrition science, personalized registered-dietitian coaching and digital tools to help people improve their health.

Good Measures connected the Kings with a registered dietitian,

Gina, who guided the couple in their nutritional journey.

While Gina helped put the Kings on track with the program, the eye-opening experience for Anna was the tracking of what they ate by logging their meals and snacks on the Good Measures website.

“The tracking showed you how much (of specific) nutrients you needed for the day or the week, she said.

“I was trying to fine-tune what I knew, but I ended up learning a lot more than I had envisioned.”

Anna added that their wellness check with their doctor confirmed their improved health when they rechecked their cholesterol numbers.

“When we went to see him, he asked, ‘What are you doing?’ And I had a chance to tell him this is what we’re doing.

“He said, ‘Whatever you’re doing, keep it up because it’s had a very, very positive impact,’” Anna said.

To learn more or sign up for Good Measures, visit [nm.goodmeasures.com](http://nm.goodmeasures.com) or call 888-320-1776 to speak with a Wellness Technician.



**Gary and Anna King**

### NMRHCA AT A GLANCE

#### CHECK OUT OUR NEW WEBSITE!

NMRHCA's website has a new look! We hope the new website will be more user-friendly and will help members find what they're looking for more easily. At the same time, we hope to provide more news and information for member use. Go to [www.nmrhca.org](http://www.nmrhca.org).

#### BETTER CHOICES, BETTER HEALTH EXTENDED TO FY18

The Better Choices Better Health online chronic disease self-management program will be available to members through June, 2018. Go to <https://enroll-nmrhca.self-manage.org/>.

#### MEDICARE SEMINAR UPDATE

Because of our involvement with October's Switch Enrollment meetings, our next Medicare seminar will be Nov. 8 in Albuquerque (9:30 a.m.), Santa Fe (1:30 p.m.) and Roswell (10 a.m.).

#### WE WANT YOUR EMAIL ADDRESS

Help us help you by cutting down our postage costs! Those wishing to receive their newsletter online can email us, [CustomerService@state.nm.us](mailto:CustomerService@state.nm.us), or call us at 800-233-2576.

#### FIND US ON FACEBOOK

Our Facebook page provides wellness information as well as notifications for upcoming NMRHCA events. Like us at [www.facebook.com/nmrhca/](http://www.facebook.com/nmrhca/).

# SWITCH ENROLLMENT MEETING SCHEDULE

DATE	LOCATION	TIME		VENUE
10/2/2017	Santa Fe	9:30 a.m.	Medicare Medical/RX	Santa Fe Community College Jemez Room 6401 Richards Ave. Santa Fe, NM 87508
10/31/2017		10:45 a.m.	Voluntary Coverage	
		Noon	Non-Medicare Medical/RX	
10/3/2017	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	
10/4/2017	Las Cruces	9:30 a.m.	Medicare Medical/RX	NM Farm & Ranch Heritage Museum 4100 Dripping Springs Rd. Las Cruces, NM 88011
10/5/2017		10:45 a.m.	Voluntary Coverage	
		Noon	Non-Medicare Medical/RX	
10/12/2017	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	
10/13/2017	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	
10/16/2017	Albuquerque	9:30 a.m.	Medicare Medical/RX	UNM Continuing Education Auditorium 1634 University Blvd., NE Albuquerque, NM 87131
10/30/2017		10:45 a.m.	Voluntary Coverage	
		Noon	Non-Medicare Medical/RX	
10/17/2017	Roswell	9:30 a.m.	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	
10/18/2017	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	
10/24/2017	Farmington	10:30 a.m.	Medicare Medical/RX	Farmington Civic Center 200 W. Arrington St. Farmington, NM 87401
		11:45 a.m.	Voluntary Coverage	
		1 p.m.	Non-Medicare Medical/RX	
10/25/2017	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	
10/26/2017	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	
11/1/2017	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	
11/2/2017	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	

**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.**



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### CONTACT YOUR HEALTHCARE PROVIDERS DIRECTLY

#### Blue Cross Blue Shield

BCBSNM.....800-788-1792  
BCBSNM Medicare Advantage.....877-299-1008  
[www.bcbsnm.com](http://www.bcbsnm.com)

#### Express Scripts

Express Scripts Medicare .....800-551-1866  
Express Scripts Non-Medicare ..800-501-0987  
[www.express-scripts.com](http://www.express-scripts.com)

#### Presbyterian Health Services

Presbyterian Health Plan .....888-275-7737  
Presbyterian Medicare Advantage .800-797-5343  
[www.phs.org](http://www.phs.org)

Humana .....866-396-8810  
[www.humana.com](http://www.humana.com)

New Mexico Health Connections ...877-210-8239  
<http://www.mynmhc.org/nmrhca>

United Healthcare .....866-622-8014  
[www.uhcretiree.com](http://www.uhcretiree.com)

United Concordia Companies ....888-898-0370  
[www.ucci.com](http://www.ucci.com)

Delta Dental .....877-395-9420  
[www.deltadentalnm.com](http://www.deltadentalnm.com)

Davis Vision .....800-999-5431  
[www.davisvision.com](http://www.davisvision.com)

Standard Insurance.....888-609-9763  
[www.standard.com/mybenefits/newmexico\\_rhca](http://www.standard.com/mybenefits/newmexico_rhca)

### NMRHCA CONTACT INFORMATION

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Email: [customerservice@state.nm.us](mailto:customerservice@state.nm.us)

Hours: 8 a.m.-5 p.m. Monday-Friday

Please visit us online at [www.nmrhca.org](http://www.nmrhca.org)