



# your Benefit Messenger

NMRHCA 2019 Newsletter Vol. 4 - Fall Edition

## FIRST WISE AND WELL HEALTH FAIR DRAWS A LARGE AUDIENCE

The New Mexico Retiree Health Care Authority tried its hand at hosting a health fair on the first day of summer.

Thanks to our members, we think the fair was a big hit — for staff, health partners and retirees!

NMRHCA's first-ever Wise and Well Health and Wellness fair took place on June 21 at the Smith Brasher Hall on the Central New Mexico Community College main campus in Albuquerque.

This being our first foray into the health fair business, we had no idea what to expect. To give everyone a hint of how inexperienced we were at putting on such a health offering, we had the audacity to schedule our event while the Senior Olympics were still going on in our fair city.



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## EXECUTIVE DIRECTOR'S UPDATE:

## BENEFITS FOR MEMBERS ARE NUMEROUS IN ATTENDING SWITCH ENROLLMENT MEETINGS

Fall is on the way. ... Mornings are already getting cooler, days are getting shorter, kids are back in school and before we know it, the leaves on trees across New Mexico will change colors.

Another seasonal activity you can count on is that the New Mexico Retiree Health Care Authority (NMRHCA) staff and our health plan partners will soon pay a visit to a community near you.

We are pleased to announce that this year's Switch Enrollment meetings will kick off Oct. 2 with the first of two sessions in Santa Fe and conclude on Nov. 1 in Rio Rancho.

Similar to previous years, we will hold 16 meetings in 13 different locations including: Silver City, Hobbs, Raton, Farmington and nine other locations in between.

If you are either new to the plan or have been with us for several years, please join us at one of the meetings to find out more about your benefits and how they work for you.

These meetings provide an opportunity to learn more about your health plan and how to maximize savings opportunities associated with accessing care through specific provider organizations in certain locations.

They also provide an opportunity to compare the benefits and restrictions associated with each plan to help you make an informed decision about your health care plan selection.

Lastly, these meetings provide a convenient opportunity to get your flu and pneumococcal vaccinations, health care screenings and information regarding our wellness program.

In general, the meeting will include an update from NMRHCA staff regarding the funding status of the program, legislative initiatives, trends affecting our health care operations, plan changes effective Jan. 1, 2020 and important reminders. In summary, effective Jan. 1, 2020, changes and updates are as follows:

See Rate/Plan on Page 5



**Keynote speaker Dr. Raquel Garzon (with microphone) speaks to an interested group of retirees at NMRHCA's Wise and Well Health Fair on June 21 at CNM.**

## NMRHCA WISE AND WELL HEALTH FAIR IS ROUSING SUCCESS

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And yet, our members showed up. In droves!

We estimated an attendance of nearly 400 people, many of whom stayed for the entire 3 ½-hour event.

The health fair included a pair of keynote presentations — one from James Reese of SilverSneakers on “The Happiness Effect” to kick off the event and one from Dr. Raquel Garzon on “Practical Ways To Enhance Cognitive Health at Any Age” that capped the day’s activities.

Both speakers knocked it out of the park; they provided information that members can use on a daily basis.

The Wise and Well fair also included breakout sessions from

SilverSneakers on fitness, Good Measures (a weight management program), United Concordia (dental health) and Blue Cross Blue Shield of New Mexico (a tai chi and falls prevention class).

The event presented opportunities for mammogram, blood pressure and glucose monitoring, as well as Visiderm skin screening.

Members had a chance to complete personal health assessments and talk with NMRHCA and 14 other health and wellness representatives.

Thanks to donations from NMRHCA’s participating groups, as well as NMRHCA’s outreach efforts, several members also walked away with some great raffle prizes — including a Fitbit, a Ninja Blender, a

12-week class from Oasis Learning Center, Albuquerque Isotopes baseball tickets and University of New Mexico Lobo football tickets.

In addition, almost half — 178 — turned in Wise and Well Incentive Program completion forms and earned a \$50 Visa gift card for participating in two wellness activities.

The fair gave NMRHCA another opportunity to promote its Well and Wise Incentive Program.

Our goal with the program continues to be to encourage our members to take an active role in monitoring — and improving — their health so that they can stay more active for as long

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# 1ST HEALTH FAIR COULD LEAD TO MORE EVENTS IN FUTURE

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as possible.

If the incentive helps members seek out a couple of activities — going to the gym, participating in a weight management program, walking more often that they can track on their Fitbits or pedometer devices — that can have lasting impact on the quality of their health, then our efforts will have been worth it.

In 2018, 287 people qualified for the gift card ... for the entire year. We had about two-thirds of that total qualify for the gift card in one day!

And it was a day of non-stop activity itself.

The members received lots of health information — not to mention lots of freebies and healthy snacks — and learned how they can take charge of their health. The only time the health fair came to any semblance of a standstill was during the announcements of prize winners for each gift.

The following is just one comment we received after hosting the event:

“I did attend. Great event! Wish I had told some friends that have retiree health care, but I did not know it would be so good. ... Will tell them next year.”

NMRHCA wishes to thank Mr. Reese and Dr. Garzon for their time.

We are indebted to our health partners who helped us not only host the event but also help us plan for the event throughout the year: BCBSNM, Presbyterian Health Plan,



**James Reese of Silver Sneakers, facing camera, kicked off the health fair by demonstrating some quick and easy exercises members can do at home.**

UnitedHealthcare, Humana, Delta Dental, United Concordia, Express Scripts and Davis Vision.

We'd also like to thank Albuquerque Oasis Learning Center, the Diabetes Prevention Program, Good Measures, Paths To Health, Resolute Seniors and Silver Sneakers for participating and providing information to our retirees.

And NMRHCA is appreciative of the donations made by both the Isotopes and the UNM athletic department.

But most of all, we'd like to thank all our members and their friends and family who attended. We hope you found it educational and enjoyed the fair.

Based on the success of the health fair, NMRHCA is planning to continue with similar events — not only in Albuquerque, but also Las Cruces and Santa Fe, with the possibility of more expansion based on the outcomes of those events.



**Blue Cross Blue Shield wellness coordinator Marlene Mier, left, answers some questions from a Wise and Well health fair attendee at CNM's Smith Brasher Hall.**

# HOME SECURITY: KEEPING THE WOLVES FROM YOUR DOOR ... OR PHONE

By Piaf Azul

Anyone can be the victim of a crime, but seniors are often targeted by criminals who see them as easy pickings. Knowing how to secure your home against intruders and being able to spot telephone scams are the most important weapons in your arsenal.

## How can I prevent a burglary?

Burglars want to get in and out of a house or apartment quickly and without being seen, slow them down and bring them out of the shadows if you can. Remember to close and lock your doors and windows; only 31 percent of burglars force their way into a home. Solid wood or metal doors, dead-bolt locks and window-locking devices are sound deterrents. Criminals dislike burglar alarms, outdoor lighting and dogs.

Do not inadvertently let a thief in through your front door. Never open the door to a stranger, and always ask service people for identification before letting them in. A peephole lets you screen visitors safely. And never leave a key under a flowerpot or doormat. Instead, leave an extra key with a trusted neighbor.

Whether you're at the supermarket or away for the holidays, your house is most vulnerable when it's unoccupied. For short absences, leave the TV or light on. During vacations, have a neighbor collect your mail. Consider getting timed lights that come on at a certain time each day.

## If I'm a woman living alone, what other safety measures I should take?

Don't put Ms., Miss, or Mrs. on your nameplate; use your first initial and

last name only. If you feel comfortable doing so, get a male friend or relative to record the outgoing message on your answering machine. Have his message imply that there are two or more people living at your house. Never tell a caller or stranger that you're home alone.

## How can I stop a scam artist?

Even if your house is secure, some intruders may try to get to you by phone. Fraudulent telemarketers are more than just a nuisance; they're criminals. Many scammers target seniors, thinking they'll be easy marks.

Follow these tips to protect yourself:

- Never give a telemarketer any information, especially your credit card, bank account, or Social Security number.
- Feel free to end a conversation. If you're uncomfortable, hang up the phone. If you're persistently harassed, call the police to have your phone monitored.
- Buy over the phone only from reputable companies you've patronized before. Before you buy from an unfamiliar seller, ask that written information be sent to your home.
- Learn to recognize the earmarks of fraud. A caller who pressures you to sign up immediately or before you have all the information, refuses to send written materials, or — worst of all — requires that you send money by private courier or wire is likely to be fraudulent. Other clues that something is amiss: vague language, a request for cash or the offer of a no-risk investment

with huge returns.

- Know the guidelines legitimate telemarketers must follow. They're required to tell you the name of the company, what they're selling, and that it's a sales call. Under the law, they cannot call before 8 a.m., after 9 p.m., or after being told not to call again.
- Use common sense. If an offer sounds too good to be true, it probably is. Be wary of cheap home-improvement offers.
- If you don't want telemarketers to call, add your phone number to the Do Not Call Registry (<https://www.donotcall.gov>). After 31 days on the list, most telemarketing calls will stop (Charities, political organizations and phone surveyors are still allowed to call).

## What are the most common forms of telephone fraud?

- A caller says you've won a prize but asks you to send money for shipping and handling, taxes, or some other use. Legitimate prizes require no payment on the part of the winner.
- A caller says you can recover money previously lost to fraud for an up-front fee. Con artists often target those who have been victims in the past, hoping to steal more money from them.
- A caller offers to "fix" your bad credit rating if you pay a sum of money in advance. Your credit record cannot be fixed this way.

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Source: *Consumer Healthday*

# RATE CHANGES FOR NMRHCA HEALTH PLANS IN 2019

	2019	2020	Monthly Difference	Annual Difference
<b><u>PRE-MEDICARE PLANS</u></b>				
<b><u>BCBS/Presbyterian</u></b>				
Premier	\$260.76	\$279.01	\$18.25	\$219.00
Value	\$203.69	\$217.95	\$14.26	\$171.12
<b><u>SUPPLEMENT PLAN</u></b>				
Blue Cross Blue Shield	\$211.96	\$222.56	\$10.60	\$127.20
<b><u>ADVANTAGE PLANS</u></b>				
<b><u>Blue Cross Blue Shield</u></b>				
Plan I	\$66.10	\$64.80	-\$1.30	-\$15.60
Plan II	\$22.15	\$21.70	-\$0.45	-\$5.40
<b><u>Presbyterian</u></b>				
Plan I	\$94.50	\$94.50	---	---
Plan II	\$71.00	\$71.00	---	---
<b><u>Humana</u></b>				
Plan I	\$66.82	\$66.82	---	---
Plan II	\$34.07	\$34.07	---	---
<b><u>UnitedHealthcare</u></b>				
Plan I	\$94.68	\$94.68	---	---
Plan II	\$49.65	\$49.65	---	---

*Prices quoted for table above are for members with 20-plus years of service credit.*

## RATE/PLAN CHANGES & SAVINGS OPPORTUNITIES FOR 2019 ANNOUNCED

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### Rates

- All pre-Medicare plans (Premier and Value): 7% increase
- Medicare Supplement Plan: 5% increase
- Medicare Advantage Plans
  - BCBS MA Plans I & II : 2% decrease
  - Humana Plans I & II: no rate change
  - UnitedHealthcare Plans I & II: no rate change
  - Presbyterian Plans I & II: no

- rate change
- Dental Plans
  - United Concordia Basic & Comprehensive: no rate change
  - Delta Dental Basic & Comprehensive: no rate change

### Pre-Medicare Plan Changes

- Rehabilitation inpatient and outpatient physical therapy service copays will not exceed the copays for primary care office visits

Please keep an eye out for your personalized switch enrollment packet in the mail, which will include information regarding meeting dates, times, locations and schedule of specific presentations to be made in each location.

If you cannot attend one of our meetings, please read and review the information contained in your Switch Enrollment packet in its entirety, as it contains important information.

*See Executive on Page 6*



## 2019 NMRHCA SWITCH ENROLLMENT IMPORTANT INFORMATION

The annual New Mexico Retiree Health Care Authority Switch Enrollment Schedule is now available (see reverse side). For specific information regarding rate changes effective Jan. 1, 2020, please attend a meeting to determine the best health care plan option for you in the coming year. Also, Switch Enrollment Packets will be mailed out mid-September and will include a summary of your existing coverages and your options for 2020. Please read this information carefully.



**\*NMRHCA deadline to make changes: November 8, 2019**

Watch for Information Packet in September

\* This deadline is unrelated to any general Medicare deadline

## EXECUTIVE DIRECTOR'S UPDATE: ATTENDING SWITCH ENROLLMENT MEETINGS ARE BENEFICIAL

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### FALL UPDATES AND REMINDERS

NMRHCA has begun evaluating the development of its evaluation criteria for the procurement of medical, dental, vision and Medicare programs, which is scheduled for release in the early fall, in collaboration with the State of New Mexico, Public School Insurance Authority and Albuquerque Public Schools — collectively referred to as the Interagency Benefits Advisory Committee.

These procurements typically occur once every four years, or in no case, no longer than once every four years, as required by state procurement laws. As this process develops, NMRHCA will solicit bids from qualified offerors to provide comprehensive services at the lowest cost.

This process allows us to evaluate the effectiveness of existing services and consider the potential for new services, as we seek to meet our

members' health care needs.

As mentioned early this year, NMRHCA developed the Wise and Well Program to support healthy living. This program aims to improve communication, increase engagement in wellness-related activities, help prevent chronic disease and incentivize value-based care to better manage our costs. For more information about the activities and plans available online and in person, please visit [www.nmrhca.org](http://www.nmrhca.org) and click on the Wellness link, which will include specific resources from each of our health plan partners.

Finally, the switch enrollment period allows members who currently do not have dental or vision insurance through NMRHCA to sign up with coverage to take effect on Jan. 1, 2020 — **however**, they must be eligible to do so under NMRHCA rules.

**- David Archuleta**  
Executive Director

## NMRHCA AT A GLANCE

### MEDICARE SEMINAR UPDATE

Because of October's Switch Enrollment meetings, our next Medicare seminar will be Dec. 11 in Albuquerque (9:30 a.m.) and Santa Fe (1:30 p.m.).

Our 2020 dates are:

Feb. 12 — Albuquerque and Santa Fe.

March 11 — Albuquerque only.

April 8 — Both locations

May 13 — Albuquerque

June 10 — Both locations

July 15 — Albuquerque

Aug. 12 — Both locations

Sept. 9 — Albuquerque

Dec. 9 — Both locations

Dates and times for additional sites (tentatively in Las Cruces and Farmington) will be included in our 2020 Winter Newsletter.

### WE WANT YOUR EMAIL ADDRESS

Help us help you by cutting down our postage costs! If you wish to receive your newsletter online, email us at [CustomerService@state.nm.us](mailto:CustomerService@state.nm.us), or call us at 800-233-2576. Giving us your email address also helps us let you know about the status of your Wise and Well Wellness Incentive forms.

### 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
10/2/2019 10/16/2019	Santa Fe	9:30 a.m. 11:30 a.m. 12:15 p.m.	Medicare Medical/RX Voluntary Coverage Non-Medicare Medical/RX	Santa Fe Community College Jemez Room 6401 Richards Ave. Santa Fe, NM 87508
10/3/2019	Raton	9:30 a.m. 11:30 a.m. 12:15 p.m.	Medicare Medical/RX Voluntary Coverage Non-Medicare Medical/RX	Raton Convention Center 901 S. 3rd St. Raton, NM 87740
10/4/2019	Las Vegas	9:30 a.m. 11:30 a.m. 12:15 p.m.	Medicare Medical/RX Voluntary Coverage Non-Medicare Medical/RX	NM Highlands University Student Center 800 National Ave. Las Vegas, NM 87701
10/8/2019	Roswell	9:30 a.m. 11:30 a.m. 12:15 p.m.	Medicare Medical/RX Voluntary Coverage Non-Medicare Medical/RX	Roswell Convention and Civic Center 912 N. Main St. Roswell, NM 88201
10/9/2019	Hobbs	9:30 a.m. 11:30 a.m. 12:15 p.m.	Medicare Medical/RX Voluntary Coverage Non-Medicare Medical/RX	NM Junior College Training and Outreach Facility 5317 North Lovington Highway Hobbs, NM 88240
10/10/2019	Clovis	9:30 a.m. 11:30 a.m. 12:15 p.m.	Medicare Medical/RX Voluntary Coverage Non-Medicare Medical/RX	Clovis Civic Center 801 Schepps Blvd. Clovis, NM 88101
10/17/2019 10/31/2019	Albuquerque	9:30 a.m. 11:30 a.m. 12:15 p.m.	Medicare Medical/RX Voluntary Coverage Non-Medicare Medical/RX	UNM Continuing Education Auditorium 1634 University Blvd., NE Albuquerque, NM 87131
10/22/2019	Silver City	1 p.m. 3 p.m. 3:45 p.m.	Medicare Medical/RX Voluntary Coverage Non-Medicare Medical/RX	Western New Mexico University Besse-Forward Global Resource Center Corner of 12th and Kentucky Silver City, NM 88061
10/23/2019 10/24/2019	Las Cruces	9:30 a.m. 11:30 a.m. 12:15 p.m.	Medicare Medical/RX Voluntary Coverage Non-Medicare Medical/RX	NM Farm & Ranch Heritage Museum 4100 Dripping Springs Rd. Las Cruces, NM 88011
10/28/2019	Española	9:30 a.m. 11:30 a.m. 12:15 p.m.	Medicare Medical/RX Voluntary Coverage Non-Medicare Medical/RX	Northern NM College - Nick. L. Salazar Center for Performing Arts 921 Paseo de Oñate Española, NM 87532
10/29/2019	Farmington	10:30 a.m. 12:30 p.m. 1:15 p.m.	Medicare Medical/RX Voluntary Coverage Non-Medicare Medical/RX	Farmington Civic Center - Miriam Taylor Theater 200 W. Arrington St. Farmington, NM 87401
10/30/2019	Gallup	9:30 a.m. 11:30 a.m. 12:15 p.m.	Medicare Medical/RX Voluntary Coverage Non-Medicare Medical/RX	Red Rock State Park Dining and Conference Room Gallup, NM 87311
11/1/2019	Rio Rancho	9:30 a.m. 11:30 a.m. 12:15 p.m.	Medicare Medical/RX Voluntary Coverage Non-Medicare Medical/RX	Santa Ana Star Center 3001 Civic Center Circle NE Rio Rancho, NM 87144

**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 Open/Switch Enrollment meetings. Those unable to attend the Open/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.**



Find us on Facebook: <https://www.facebook.com/nmrhca>



## NMRHCA CONTACT INFORMATION

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Santa Fe, NM 87507

800-233-2576 (Toll Free)

505-884-8611 (Fax)

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)

## 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)

### Presbyterian Health Plan

Presbyterian Health Plan ..... 888-275-7737

Presbyterian Medicare Advantage .800-797-5343

[www.phs.org](http://www.phs.org)

### Express Scripts

Express Scripts Medicare .....800-551-1866

Express Scripts Non-Medicare .. 800-501-0987

[www.express-scripts.com](http://www.express-scripts.com)

Humana ..... 866-396-8810

<https://our.humana.com/nmrhca>

UnitedHealthcare.....866-622-8014

[www.uhcretiree.com](http://www.uhcretiree.com)

United Concordia..... 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)