

your Benefit Messenger



NMRHCA 2019 Newsletter Vol. 4 - Spring Edition

NMRHCA KICKS OFF SUMMER WITH OUR FIRST WELLNESS EVENT

Summer will be here and the time will be right to dance on over to the New Mexico Retiree Health Care Authority's first Wise and Well Event!

In conjunction with health plan partners Blue Cross Blue Shield, Humana, Presbyterian and United-Healthcare, NMRHCA will host the wellness extravaganza on June 21, the first day of summer.

The event will feature a pair of keynote speakers on wellness and multiple breakout sessions on various wellness topics, including SilverSneakers, weight management, healthy eating and fall prevention.

If you go. ...

NMRHCA Wise and Well Event

LOCATION: Smith-Brasher Hall at CNM, 717 University Blvd. SE, Albuquerque

DATE: June 21

TIME: 9:30 a.m.-12:30 p.m. (Doors open at 8:30 a.m.)

Free admission/free parking

We will also have tables available for members to fill out personal health assessments, get their blood pressure checked, have access to other screenings and be able to talk one-on-one with their health providers

about their wellness or any other questions they may have about their plans.

Best of all — for each breakout session you attend, or if you complete a personal health assessment, you will receive credit for an activity toward the NMRHCA Wise and Well Incentive Program that rewards members who participate in two structured wellness activities with a \$50 Visa gift card.

We will have wellness completion forms available on site, as well as several structured activities that will count toward the incentive program.

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EXECUTIVE DIRECTOR'S UPDATE: 2019 LEGISLATIVE REVIEW, UPCOMING PLANS

Back in January, we provided an update regarding our proposed legislation (House Bill 95), sponsored by Representative Tomás Salazar and Senator Liz Stefanics. HB 95 sought to increase employee and employer contributions to the program for purposes of increasing our funded ratio and extending solvency.

Despite an exhaustive effort by our sponsors, HB 95 failed to move through its committee assignments and died in the House Appropriations Committee. Unfortunately, this was the fifth unsuccessful attempt to boost employee and employer contributions since 2013, the results of which will require the Board to make some difficult decisions with regard to the future direction of this program in the next couple of years.

On to a more positive subject — unless you suffer from allergies, it's hard not to appreciate the longer days and warmer weather that accompany each spring, especially after a winter that provided above average levels of moisture across most of New Mexico.

While it seems like just yesterday we were writing to encourage everyone to develop and stick to their fitness goals for the New Year, we are now marching toward the summer season, which I hope provides you with plenty of opportunity to spend time outdoors with friends and family in pursuit of your health and fitness goals.

Also as the summer approaches, we have begun evaluating our claims costs, medical trend and participation

See *Executive Director's* on Page 2



FIRST NMRHCA WISE AND WELL FAIR IS ON JUNE 21

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And, like our Switch Enrollment meetings in October, we and our health partners will have wellness giveaways for our attendees. Healthy snacks and beverages also will be available.

Please plan on attending the Wise and Well event to learn more ways to maintain and improve your health. You literally will feel better that you did!

For more information on the event, call 505-222-6403.

EXECUTIVE DIRECTOR'S UPDATE: BUSY SUMMER AHEAD

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for purposes of making plan recommendations to the Board of Directors related to the 2020 calendar year. Health insurance costs continue to outpace general inflation; continuous evaluation and modification of our plans to accommodate changing economic factors, including limited growth in revenues, are required.

As in prior years, this process will seek to balance the cost sharing arrangements between the plan and retirees, minimize disruption and ensure that we meet our financial obligations for current and future plan participants.

In addition, NMRHCA staff is developing a request for proposal (RFP) for benefit and consulting services related to the upcoming procurement of medical, dental, vision and Medicare services. That RFP will be issued this fall.

This procurement is one of the most

important functions NMRHCA staff performs, as the selection of well-qualified health plan partners is paramount to our ability to contain costs and serve our members.

The results of this procurement will be available next spring, and announcements will be made in advance of any changes that may affect our members.

Lastly, our fall newsletter will be mailed in September and will include a chart showing the dates, times and locations of our switch enrollment meetings beginning October 2 in Santa Fe and concluding November 1 in Rio Rancho.

We hope that you can join us for one of our monthly Medicare Outreach meetings where you can find out more about Medicare and the supporting plans that we offer.

I hope you all have a great summer.

— David Archuleta
Executive Director

BRACE YOURSELVES: SCAM OFFERS FITTED DEVICES TO MEMBERS FOR 'FREE'

New Mexico Retiree Health Care Authority members should be aware of a telephone and online scam/fraud offering "free" durable medical equipment supplies in the form of braces.

The scammers may call or reach out online, identifying themselves as a representative from Medicare or a vendor under your plan for Durable Medical Equipment. These solicitors will ask you to confirm your social security number, Medicare ID or Medical plan number and then ask whether you have any pain.

The scammers will then offer to send you braces — usually knee, back or shoulder braces — for free. Regardless of whether you accept the offer, the scammers will obtain your address and send the aforementioned braces, supplies, etc.

While you, as the brace recipient, may or may not be required to pay anything for these braces, NMRHCA plans can be affected in the long run because we also could be billed for items that are not needed nor requested by your local provider. This ultimately can affect the rates you are paying for medical coverage.

Remember, your physician is the only one with whom you should consult about use of medical equipment or topical creams. If you do receive unsolicited offers, please call 1-800-MEDICARE (1-800-633-4227) if you are a BCBSNM Medicare Supplement member, or the Office of the Inspector General, 1-800-HHS-TIPS (1-800-447-8477) or the BCBSNM Special Investigations Department at 1-800-543-0867.

NMRHCA AT A GLANCE

MEDICARE SEMINARS IN 2019 INCLUDE FARMINGTON IN MAY

To help our Medicare retirees manage their health care, NMRHCA will continue its Medicare Informational Sessions in 2019.

Sessions will be held at our offices in Albuquerque (9:30 a.m.) and Santa Fe (1:30 p.m.) on the following days:

- May 15 (Albuquerque only)
- June 12 (ABQ and SF)
- July 17 (ABQ Only)
- August 14 (ABQ and SF)
- September 11 (ABQ Only)
- December 11 (ABQ and SF)

NMRHCA also will host a session in Farmington on May 16 at the Civic Center at 10:30 a.m.

NEED BOOST IN WISE AND WELL PROGRAM PARTICIPATION!!!

As of March 31, 2019, only 51 members have earned a \$50 Visa gift card for participating in our Wise and Well Incentive Program by engaging in two structured wellness activities and turning in a completion form.

Last year, we had 46 recipients as of March on the way to a yearly total of 287.

However, in 2017, we had 133 cards distributed toward an annual total of 400. With over 54,000 eligible members that can participate, we can do a lot better! Go to the Wellness tab of our website, NMRHCA.org to download a completion form.

WELLNESS QUIZ

HOW MUCH DO YOU KNOW ABOUT EXERCISE?

1. Aerobic exercise is the fastest way for seniors to lose weight.

True

False

2. Weight lifting isn't safe or effective for people in their 80s and 90s.

True

False

3. Which exercise will NOT help build bone and prevent fractures?

- a. Swimming
- b. Weight lifting
- c. Tennis
- d. Walking
- e. Bicycling

4. Which activity can cut your risk of heart disease roughly in half?

- a. Regular walks
- b. Jogging
- c. Aerobics classes
- d. All of the above
- e. None of the above

5. Aerobic exercise can be just as effective as medications for treating severe depression in seniors.

True

False

6. Which disease usually makes it impossible to engage in vigorous exercise?

- a. Arthritis
- b. Diabetes
- c. High blood pressure
- d. All of the above
- e. None of the above

ANSWERS

1. False. Most seniors lose weight faster through strength training than through aerobic exercise, according to a report in *Medicine and Science in Sports and Exercise*. Lifting weights helps replace fat with muscle and speeds up metabolism. After a few weeks of strength training, the study found, most subjects need to increase calories by 15 percent just to maintain body weight. But because muscle is denser than fat,

your weight may stay the same or increase slightly as you gain muscle mass and burn fat.

2. False. A group of nursing home residents ranging in age from 87 to 96 improved their muscle strength by almost 180 percent after just eight weeks of resistance training. In general, frail elderly people find that their balance improves, their pace quickens and stairs become less challenging after they begin age-appropriate strength training. Be aware that any exercise program for seniors takes into account that they are more prone to bone fractures, tendinitis and muscle strains.

3. a. Swimming. Swimming and biking are excellent for a workout, but they don't build bone. To ward off osteoporosis and prevent fractures, you need exercises in which you stay on your feet and support your own weight. Walking, jogging, dancing, tennis and weight lifting are all good choices for maintaining healthy bones.

4. d. All of the above. You don't need to push yourself to the limit to improve your odds against heart ailments. Researchers at Harvard found that women who walked just three hours a week cut their risk of heart disease by 40 percent, equivalent to the benefits of much more vigorous exercise.

5. True. In a study of 156 severely depressed men and women over 50, Duke University researchers found that 16 weeks of aerobic exercise eased symptoms as thoroughly as a 16-week regimen of antidepressant drugs. People who are depressed should consult with their doctor to determine the best treatment and what part exercise can play.

6. e. None of the above. Regular exercise can be excellent therapy for all of these diseases — and many others. Check with your doctor before starting any high-intensity exercise program.

— Source: *HealthDay*

PRESORT STD
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HEALTH PLAN CONTACT INFORMATION

Blue Cross Blue Shield

BCBSNM800-788-1792
BCBSNM Medicare Advantage.....877-299-1008
www.bcbsnm.com

Presbyterian Health Plan

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

Express Scripts

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

Humana

..... 866-396-8810
<https://our.humana.com/nmrhca>

UnitedHealthcare

.....866-622-8014
www.uhcretiree.com

United Concordia

..... 888-898-0370
www.ucci.com

Delta Dental

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

Davis Vision

..... 800-999-5431
www.davisvision.com

Standard Insurance

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

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