



your Benefit Messenger

NMRHCA 2020 Newsletter Vol. 5 ~ Spring Edition

EXECUTIVE DIRECTOR'S UPDATE: CLOSE BUT NO CIGAR ON HB45

As many of you are aware, the New Mexico Retiree Health Care Authority (NMRHCA) pursued legislation seeking to improve the funded status and ensure the long-term viability of the program for future generations.

House Bill 45 (HB45), which was endorsed by the interim Investments and Pensions Oversight Committee (IPOC), was co-sponsored by Representatives Tomas Salazar and Raymundo Lara and carried by Senator Bobby Gonzales.

Initially, HB45 sought a direct appropriation (a one-time cash payment) and an increase in employee and employer contributions. Early in the process, the direct appropriation was removed, and HB45 went on to gather bipartisan support from the majority of legislators.

The bill passed the House of Representatives by a 53-11 vote and the Senate 29-11.

Governor Michelle Lujan Grisham, however, decided against signing HB45, citing concerns about the lack

of funding in the 2020 General Appropriation Act.

While the decision to veto HB45 will likely disappoint many, the Governor has agreed to review our challenges and consider NMRHCA as a priority during the 2021 Legislative Session.

Despite HB45's demise, it successfully cultivated a broad coalition of support from active and retired employees, as reflected by the bipartisan support received in both legislative houses that we hope will continue in the future.

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NEW YEAR MEANS NEW HEALTH FAIR SCHEDULED FOR SANTA FE IN THE SUMMER

2020 at the New Mexico Retiree Health Care Authority means a new health fair in a new city!

After its highly successful Wise and Well Health Fair in Albuquerque last summer, NMRHCA is taking its show on the road this year.

We are planning a health fair on June 19 in Santa Fe at the Santa Fe Community College (provided a change in self-isolation rules).

The events will be similar to the June 21, 2019 Wise and Well Health Fair on the Central New Mexico College campus in Albuquerque.

We will feature two keynote speak-

ers — Jose Mauresma on "Stress Reduction: Dealing With Changes As We Are in the Body and Mind," and Dr. Tom Roben on "Preventing Diabetes."

The summer health fair will feature live-demonstration breakout sessions, with topics on Tai Chi/falls prevention, Interactive Senior Yoga, Whole Food Nutrition With Juice Plus, Brain Health, Cardiovascular Health and Pharmacy Maintenance.

We will also have basic screenings, health assessments and snacks available at our event.

The health fair will count as one activity toward our Wise and Well In-

centive Program, in which we give our members a \$50 Visa gift card when they complete two separate wellness activities, fill out our Wise and Well completion form, provide proof of completion of those activities and return the forms to NMRHCA.

We will provide more information to our members as the event draws near.

For our members down south, we are looking into a health fair in Las Cruces later this year or in 2021.

NMRHCA is planning another health fair in Albuquerque sometime in 2021.



CORONAVIRUS INFORMATION: FREE TESTING AVAILABLE

All New Mexico Retiree Health Care Authority health insurance providers are offering free testing for anyone who is directed to take a coronavirus test.

If you think you might have been exposed to COVID-19, call your health care provider right away.

Please remember to call your provider or urgent care center in advance so they can determine whether you need to be tested and to secure the area and prepare for your arrival should they determine that you need to be tested.

Here is what the CDC says about testing:

“If you are a close contact of someone with COVID-19 or you are a

resident in a community where there is ongoing spread of COVID-19 and develop symptoms of COVID-19, call your healthcare provider and tell them about your symptoms and your exposure. They will decide whether you need to be tested, but keep in mind that there is no treatment for COVID-19 and people who are mildly ill may be able to isolate and care for themselves at home.

“People at higher risk for serious illness from COVID-19 should contact their healthcare provider early, even if their illness is mild.

“Older adults and people who have severe underlying chronic medical conditions like heart or lung disease or diabetes seem to be at higher risk for developing more serious complications from COVID-19 illness.”

“If you develop emergency warning signs for COVID-19 get medical attention immediately. Emergency warning signs include*:

- Difficulty breathing or shortness of breath
- Persistent pain or pressure in the chest
- New confusion or inability to arouse
- Bluish lips or face

“*This list is not all inclusive. Please consult your medical provider for any other symptoms that are severe or concerning.”

If you have any questions about the situation, please give us a call at 800-233-2576 or contact us at NMRHCA.wellness@state.nm.us.

EXECUTIVE DIRECTOR'S UPDATE: HB45 CAN'T CLEAR FINAL HURDLE

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Yes, the program faces uncertainty with regard to rising health care costs, an aging population and limited growth in revenues.

The challenges associated with maintaining a retiree health care program are not insurmountable, although it will require additional investments. In the meantime, the NMRHCA Board of Directors will continue to implement elements of its strategic plan.

As fiduciaries of the program, the Board continues to develop and promote a balanced approach toward aligning the benefits of the program with the contributions made over the course of an average career.

NMRHCA's goal has been, and will continue to be, providing access for affordable health insurance coverage for current and future retirees.

N M R H C A Board and staff remain extremely appreciative of Representative Salazar, who fought tirelessly for this program many years but will be retiring at the end of this year.

Having served as the sponsor of our legislation since 2015, he developed a legacy of care and support for retired public employees and feverishly advocated on their behalf. His dedication and commitment to NMRHCA is a huge loss to the program, but his constituents and retirees across the state will always appreciate him.

We also owe a huge thanks to Representative Lara, whose co-sponsorship



of the bill added an “active employee” perspective. The active-employee perspective often is an afterthought when compared to current participants in the program.

Also, we owe a huge thanks to Senator Gonzales for his incredible job of convincing his colleagues in the Senate to support our legislation.

Lastly, on behalf of the NMRHCA Board of Directors, I would like to express our sincerest appreciation and gratitude for all the phone calls, letters, and personal conversations you had with your legislators urging their support of House Bill 45.

The time and effort exerted by so many volunteers from our stakeholder groups was inspirational and greatly appreciated.

— David Archuleta
Executive Director

MEDICATION HANDLING IS IMPERATIVE FOR SENIORS

As people age, needing a prescription medicine is almost as inevitable as gray hair and reading glasses. Two-thirds of all seniors take at least one medication each day, and 25% take three or more. Many seniors owe their lives, or at least their lifestyles, to medications, but the remedies can also carry serious risks.

As a senior, you're especially vulnerable to the effects of prescription drugs. Your age group takes more drugs than any other group, and you're also more sensitive to the effects of medication. Each year, more than 9 million Americans suffer side effects or have a negative reaction to medication. A few simple steps, however, can help take the danger out of your drugs.

First step: understand the risks

Read the warning labels on all over-the-counter medications, and ask your doctor about the side effects of all your prescriptions. Two common medications, the sedative diazepam (Valium) and the painkiller propoxyphene (Darvon), are considered by many experts to be inappropriate for people over 65. If your doctor suggests such a medication, ask for an alternative.

Ask your doctor if your medications can interact with each other. According to the Council on Family Health, almost 40 percent of all drug reactions reported each year involve people over 60. A study by the Centers for Disease Control and Prevention showed that one-third of emergency room visits for side effects from medicine among those 65 or older are due to three drugs: insulin, warfarin (a blood thinner) and digoxin (a heart medicine). Ask your doctor how to take your medicines safely and how to detect any reactions early.

Also, tell your doctor about every prescription and nonprescription drug

you take, including herbal remedies and nutritional supplements — even your daily multivitamin.

How can I take medications safely?

Follow your doctor's directions exactly. This sounds basic, but as reported in *American Family Physician*, 21% to 55% of older adults fail to take their medications, take them at the wrong times or in the wrong amounts. Make sure you know how and when to take your medications. Have your physician write down the directions, if necessary.

Develop a system for keeping track of your medications. You can start your day by sorting your medications into separate dishes, one for morning pills and one for evening pills. (Your physician may have pill-sorting trays that he/she can recommend.) You can also turn your medicine bottle upside down every time you take a pill.

Keep taking a drug until your doctor says to quit. Stopping when you "feel better" can lead to unforeseen complications. Check the expiration dates on your medicine bottles and properly throw out anything past its prime. Don't take anyone else's prescription medicine or give yours to others.

Store your medicines in a cool, dark and dry place (your dresser drawer is a better choice than your bathroom medicine cabinet).

Contact your doctor if you notice any side effects — such as dizziness, constipation, nausea, sleep changes, diarrhea, incontinence, blurred vision, mood changes or a rash — after taking a drug.

Get a copy of your medical record to give to any new doctor or specialist you see. Remind them about any medications, chronic conditions and allergies to medications of which you're aware.

— Source: *HealthDay*

NMRHCA AT A GLANCE:

MEET PRESBYTERIAN'S NEW WELLNESS COORDINATOR

The Solutions Group, the wellness arm of Presbyterian Health Plan, has a new wellness coordinator for NMRHCA members. Welcome Miranda McKinney, who takes over for Ingrid Jorud. Miranda's phone number is 505-923-5703 and email is mmckinney3@phs.org.

UNDERSTANDING MEDICARE SEMINARS TO CONTINUE IN '20

NMRHCA'S 2020 Medicare Presentation schedule is below. Sessions are at our offices in Albuquerque (9:30 a.m.) and Santa Fe (1:30 p.m.), barring any further delays as mandated from the Governor's office.

- May 13 (ABQ Only)
- June 10 (ABQ and SF)
- July 15 (ABQ Only)
- August 12 (ABQ and SF)
- September 9 (ABQ Only)
- December 9 (ABQ and SF)

We will also be in Farmington on May 14 (Civic Center, Conference Room A), 10:30 a.m.; and Las Vegas on May 21 (Las Vegas Council Chambers).

IF YOU MOVE, PLEASE TELL US!

Do we know where you are? Do you know where you are?

Too large a portion of our days are spent trying to track down our members to whom we may owe a refund or need to pass along important information. Please let us know if you have a new address!

If you have an email address that you have not yet provided to NMRHCA, we would love to have that on file as well. You can call 800-233-2576 or email us at CustomerService@state.nm.us.



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



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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

Presbyterian Health Plan

Presbyterian Health Plan 888-275-7737
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