



your Benefit Messenger

NMRHCA 2020 Newsletter Vol. 5 - SPECIAL Second Summer Edition

EXECUTIVE DIRECTOR'S UPDATE

LATEST ON CENSUS, BOARD ACTIONS, RATE AND PLAN DESIGN CHANGES

The U.S. Census is a national survey that happens every 10 years to count every person living in the United States that is used to determine adequate funding for essential programs and political representation based on how many people live in an area.

Responses can be submitted online by visiting: my2020Census.gov; by phone: 844-330-2020 (English) / 844-468-2020 (Spanish) or by mail if you received a paper copy. Due to the COVID-19 pandemic, the deadline for responding to the census has been extended to Oct. 31, 2020. Please take time to respond to this very important request for information.

ABQ. OFFICE RELOCATION

The New Mexico Retiree Health Care Authority is excited to announce the relocation of its Albuquerque Office to 6300 Jefferson St. NE, Suite 150, Albuquerque, NM 87109.

Members will be able to access both NMRHCA and the Public Employees Retirement Association, which will be under the same roof beginning mid-September, 2020.

RULE CHANGES DELAYED

On June 2, the Board of Directors approved amending NMAC 2.81.11, Sections 6-10 that will delay the implementation of the minimum age (55) and increased years of service requirements (from 20 to 25 years) from January 1, 2021 to July 31, 2021.

2021 RATE INFORMATION

Every four years, the New Mexico Retiree Health Care Authority joins the State of New Mexico, Public Schools Insurance Authority and Albuquerque Public Schools to leverage our collective purchasing authority, as required by the Healthcare Purchasing Act and Procurement rules prescribed by statute.

The process itself provides an opportunity to evaluate new programs and services while encouraging competition among health plan sponsors to provide innovative services at the lowest possible cost.

For example, beginning Jan. 1, 2021, NMRHCA's Medicare Advantage Plan Partners all are lowering their monthly charges to reflect the elimination of certain fees imposed by

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OPEN ENROLLMENT MEETINGS TO BE DONE VIRTUALLY, BY PHONE

Given the continued uncertainty with regard to the safety of gathering groups, this year's Fall Open Enrollment presentation will be limited to an online format that will include a combination of narrated presentations, online and telephonic question and answer sessions and access to our customer service unit.

Open enrollment begins Oct. 1 and goes through Nov. 13. Members will have the opportunity to change their health plan selections effective Jan. 1, 2021.

Our health partners, who have offered wellness screenings, such as flu shots and blood pressure screenings, are researching alternatives for members to access during the pandemic restrictions.

Basic flu and pneumonia shots will be available and covered for members at Walgreens locations. Once we get more information on alternatives, NMRHCA will inform its members on its website, Facebook page, monthly online newsletter and fall newsletter prior to its open enrollment period.



EXECUTIVE DIRECTOR'S UPDATE: MA PLAN RATES FALL SIGNIFICANTLY

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Medicare Advantage Plan	2020 Rate	2021 Rate	Monthly Increase / Decrease	Annual Increase / Decrease	Percent Increase / Decrease
UHC Plan I	\$ 94.68	\$ 37.50	\$ (57.18)	\$ (686.16)	-60%
UHC Plan II	\$ 49.65	\$ 12.50	\$ (37.15)	\$ (445.80)	-75%
PHP Plan I	\$ 94.50	\$ 56.50	\$ (38.00)	\$ (456.00)	-40%
PHP Plan II	\$ 71.00	\$ 44.00	\$ (27.00)	\$ (324.00)	-38%
BCBS Plan I	\$ 64.80	\$ 30.00	\$ (34.80)	\$ (417.60)	-54%
BCBS Plan II	\$ 21.70	\$ 2.50	\$ (19.20)	\$ (230.40)	-88%
Humana Plan I	\$ 66.82	\$ 42.47	\$ (24.35)	\$ (292.20)	-36%
Humana Plan II	\$ 34.07	\$ 5.38	\$ (28.69)	\$ (344.28)	-84%
Self-Insured					
Medicare Supplement	\$ 222.55	\$ 227.00	\$ 4.45	\$ 53.40	2%
Premier Plan	\$ 279.01	\$ 292.96	\$ 13.95	\$ 167.40	5%
Value Plan	\$ 217.95	\$ 228.85	\$ 10.90	\$ 130.80	5%

the Affordable Care Act (ACA), increased reimbursements from the Centers for Medicare and Medicare Services (CMS) for prescription benefits and the individual quality and outcome performance of each plan.

Examples of these improvements are shown above for a retiree with 20 or more years of service beginning Jan. 1, 2021. The fully-insured arrangements negotiated through the Medicare Advantage plans allow us to lower our plan costs while taking advantage of programs and services heavily subsidized by CMS, including: SilverSneakers, Wellness and Reward programs, Case Management, Disease Management, Discount Programs and telemedicine.

In terms of our Medicare Supplement and Pre-Medicare Plans (Premier and Value), or our self-insured

arrangements, NMRHCA charges a rate sufficient to support the cost of the plan.

For example, if I am a member participating under one of our self-insured arrangements, NMRHCA pays our health plan partners a flat monthly rate for administering the plan on my behalf — along with any costs incurred related to medical or prescription drug services. In reference to the chart above, a member participating in our Premier Plan is projected to cost, on average: \$750.51 per month (NMRHCA pays \$457.75; the retiree pays \$292.96).

While the frequency of members seeing their primary care physician (PCP visits) and having certain elective procedures has declined during this COVID-19 crisis, the prevalence of members dealing with serious health conditions has not.

So while we may save \$125 for some PCP visits, we are still liable for thousands of members who suffer from multiple chronic conditions, rare disorders, cancer and heart disease.

As a result, rates for the Medicare Supplement Plan are scheduled to grow 2%, while rates for the Pre-Medicare Plans will grow 5% beginning Jan. 1, 2021.

While the decision to increase rates charged to our members each year is never easy, the cost associated with administering the program continues to grow exponentially.

However, ALL MEDICARE PLAN PARTICIPANTS will either save money or are eligible to save money next year in terms of their monthly premiums.

- David Archuleta
Executive Director

OUTGOING BOARD PRESIDENT SULLIVAN WILL BE GREATLY MISSED

Tom Sullivan, a longtime educator and superintendent of several schools in New Mexico, retired as NMRHCA Board of Directors President in July.

Sullivan joined the board in 2005 as a New Mexico Superintendent of Schools and became the body's chair in 2013. NMRHCA has increased its solvency from seven years to more than 30 during Sullivan's time on the board, guaranteeing the health insurance



benefits for future generations of retired public employees and educators in New Mexico.

Sullivan is a former New Mexico Coalition of School Administrators executive director and was the New Mexico Superintendent of the Year for the 2003-04 school year.

Doug Crandall, the NMRHCA board secretary and representative of the Retired Public Employees of New Mexico, will replace Sullivan as President, after a board election during its annual meeting July 10.

The board also elected Therese Saunders, a representative of the National

Education Association of New Mexico, as Vice President. She replaces Joe Montañó (New Mexico Association of Educational Retirees), who will step down at the end of the year. LeAnne Larrañaga-Ruffy (Public Employers Retirement Association) will replace Crandall as Secretary.

NMRHCA Executive Director David Archuleta and staff are excited to work with the new board executive officers but recognize the rather large shoes to fill by Mr. Sullivan's departure. NMRHCA wishes to thank Mr. Sullivan for his tireless dedication and years of service to the agency.

NMRHCA ADDS PROGRAMS TO IMPROVE MEMBERS' ACCESS TO CARE

NMNHCA announces several new programs aimed at improving access to care, health care outcomes and chronic condition management:

For ALL members enrolled in Pre-Medicare plans:

LIVONGO FOR DIABETES (A health benefit at no cost that helps make living with diabetes easier): This plan, which began Aug. 1, comes with the following:

Connected Meter: Automatically uploads your blood glucose readings to your secure online account and provides real-time personalized tips.

Support From Coaches When You Need It: Communicate with a coach anytime about diabetes questions on nutrition or lifestyle changes.

Unlimited Strips at No Cost to You: When you are about to run out, we ship more supplies, right to your door.

Enroll at this link: join.livongo.com/NMRHCA/begin

For all members enrolled in Presbyterian Pre-Medicare plans (Premier and Value):

DEDICATED MEMBER SERVICE TEAM: Available since July 1, a highly-trained dedicated customer service team can help members navigate to the most cost-effective level of medical care including virtual visits, outpatient options or urgent/emergency care.

To contact your dedicated customer service team, please call (505) 923-5600 or 1-888-ASK-PRES (1-888-275-7737), Monday through Friday from 7 a.m.-6 p.m.

COMMUNITY HEALTH WORKER PROGRAM: Available since July 1, the Community Health Workers Program consists of community health workers who live in your community and are trained to help you get what you need to stay as

healthy as possible.

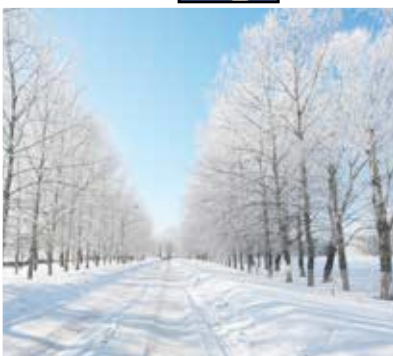
These professionals can help you find housing, food, utility assistance, transportation and translation assistance, and can help you schedule a visit with healthcare provider. This service is confidential and provided at no additional cost to you. For more information, call (505) 923-8567.

DISEASE MANAGEMENT PROGRAM: This program has been available since July 1. Members have access to several comprehensive disease management programs to help manage diabetes, asthma, chronic obstructive pulmonary disease (COPD), congestive heart failure (CHF) or coronary artery disease (CAD).

This program connects the member with a licensed nurse who collaborates with your healthcare provider to provide coaching and self-management tools. To enroll in one or more of these programs, call 1-800-841-9705 or email healthsolutionsphs.org.



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



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
Presbyterian Medicare Advantage .800-797-5343
www.phs.org

Express Scripts

Express Scripts Medicare 800-551-1866
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

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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Please visit us online at www.nmrhca.org
*Check website for official opening and closing times