

your

BENEFIT MESSENGER

THE NMRHCA'S QUARTERLY NEWSLETTER



In This Issue:

WELLNESS INCENTIVE • PROGRAM SOLVENCY • SWITCH ENROLLMENT MEETINGS SCHEDULE • PRE-MEDICARE, MEDICARE SUPPLEMENT AND ADVANTAGE RATES •

Quarterly Newsletter — Fall edition

WELLNESS INCENTIVES FOR MEMBERS ANNOUNCED

The New Mexico Retiree Health Care Authority is pleased to offer a financial incentive program worth \$50 for our members who are active in managing their health.

Beginning Jan. 1, 2016, all NMRHCA medical plan retirees and their spouses/domestic partners will be eligible for a \$50 gift card if they complete **TWO** of the following activities below:

- A. Participate in a Health Risk Assessment or Personal Health Assessment available through their respective health plans or providers.
- B. Participate in an online health-related class or course.
- C. Complete a smoking cessation program — such as Quit for Life.
- D. Complete a Department of Health program such as MyCD (Manage Your Chronic Disease).
- E. Complete either a community health or cooking class.

Please see **WELLNESS** on Page 4

NEW MEXICO RETIREE HEALTH CARE AUTHORITY BOARD OF DIRECTORS INCREASES SOLVENCY PERIOD TO 20 YEARS

At its annual meeting in July, the NMRHCA Board of Directors approved a number of actions that will extend the solvency of its programs to 2035 (20 years); up from last year's valuation showing the trust fund being exhausted in 2033.

Among the changes are:

- A decrease in pre-Medicare retiree subsidies from 65 percent to 64 percent.
- A decrease in pre-Medicare spousal subsidies from 38 percent to 36 percent.
- A reduction in multiple dependent subsidies from 25 percent to 12.5 percent.
- Adaptation of a time line for converting \$6,000 basic life to retiree-pay supplemental life starting in 2018.

The 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.

"STILL SMOKE-FREE IN 2015. I'LL PROVIDE MORE DETAILS IN THE NEXT NEWSLETTER, WHEN THERE'S MORE SPACE."

— Mark Tyndall, Executive Director

IMAGING TESTS FOR LOWER-BACK PAIN? CHANCES ARE YOU DO NOT NEED AN X-RAY, A CT SCAN OR AN MRI

X-rays, CT scans, and MRIs are called imaging tests because they take pictures, or images, of the inside of the body. You may think you need one of these tests to find out what is causing your back pain. But these tests usually do not help. Here's why:

The tests do not help you feel better faster.

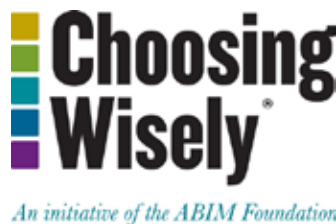
Most people with lower-back pain feel better in about a month, whether or not they have an imaging test.

People who get an imaging test for back pain do not get better faster. And sometimes they feel worse than people who took over-the-counter pain medicine and followed simple steps, like walking, to help their pain.

Imaging tests can also lead to surgery and other treatments that you do not need. In one study, people who had an MRI were much more likely to have surgery than people who did not have an MRI. But the surgery did not help them get better any faster.

Imaging tests have risks.

X-rays and CT scans use radiation. Radiation has harmful effects that can add up. It is best to avoid radiation when you can.



Imaging tests are expensive.

The chart below shows the costs of imaging tests according to HealthcareBlueBook.com. Why waste money on tests when they do not help your pain? And if the tests lead to surgery, the costs can be much higher.

X-rays of the lower back – \$200 to \$290

MRI of the lower back – \$880 to \$1,230

CT scan of the lower back – \$1,080 to \$1,520

When are imaging tests a good idea?

In some cases you may need an imaging test right away. Talk to your doctor if you have back pain with any of the following symptoms:

- Weight loss that you cannot explain
- Fever over 102° F
- Loss of control of your bowel or bladder
- Loss of feeling or strength in your legs
- Problems with your reflexes
- A history of cancer

TIPS ON HOW TO TREAT LOWER-BACK PAIN

Stay active. Walking is a good way to ease lower-back pain. If you stay in bed, it can take longer to get better. If you stay in bed more than a day or two, you can get stiff, weak, and even depressed. Get up and move.

Use heat. Heat relaxes your muscles. Try a heating pad, electric blanket, warm bath, or shower.

Take over-the-counter medicines. To help relieve pain and reduce swelling, try pain relievers or drugs that reduce swelling (called anti-inflammatory drugs). Remember, generic medicines cost less than brand names, but work just as well.

- Generic acetaminophen (brand name Tylenol)
- Generic ibuprofen (brand name Advil)
- Generic naproxen (brand name Aleve)

Sleep on your side or on your back. Lie on your side with a pillow between your knees. Or lie on your back with one or more pillows under your knees.

Talk to your doctor. If your pain is very bad, ask about prescription pain medicines. If they do not help within a few days, talk with your doctor again. Ask if the pain might be caused by a serious health problem.

Find out about other ways to treat back pain. If you still have pain after a few weeks, ask your doctor about other treatments for lower-back pain. Treatments include:

- Physical therapy
- Chiropractic care
- Acupuncture
- Yoga
- Massage
- Cognitive-behavioral therapy
- Progressive muscle relaxation

Find out if your health insurance pays for any of these treatments. Surgery is a last choice. Surgery usually does not help very much. It has risks, and it costs a lot. Think about surgery only if other treatments do not help your pain.

These symptoms can be signs of nerve damage or a serious problem such as cancer or an infection in the spine.

If you do not have any of these symptoms, we recommend waiting a few weeks. Before you have a test, try the self-care steps described in the box above.

HEALTH CARE REFORM CONTRIBUTES TO THE MEDICARE ADVANTAGE RATE INCREASES IN 2016

NMRHCA will continue to offer Medicare Advantage (MA) plans to all of its Medicare-eligible members in 2015 regardless of where they live. MA plans are offered in lieu of traditional Medicare by private health plans and are heavily subsidized by the federal government based on a health plan's quality ranking.

These subsidies allow MA plans to be offered at very low premiums. Elements of federal health care reform have called for a reduction to these subsidies which contribute to the rate increases reflected below.

While most network requirements (where they exist) remain in place, we strongly recommend for all members to check with each health plan to verify their providers' continued participation. Additionally, there have been some minor changes to prescription co-payments.

As in years past, among Presbyterian, Blue Cross Blue Shield and United Health Care, all Medicare-eligible members will still have access to a Medicare Advantage plan which includes their provider(s).

	2010 RATE*	2015 RATE	2016 RATE	\$ DIFFERENCE
Presbyterian MA Plan I – Retiree	\$80.50	\$79.00	\$84.00	\$5.00
Presbyterian MA Plan I – Spouse	\$120.75	\$118.50	\$126.00	\$7.50
Presbyterian MA Plan II – Retiree	\$63.00	\$49.00	\$54.00	\$5.00
Presbyterian MA Plan II – Spouse	\$94.50	\$73.50	\$81.00	\$7.50
BCBS MA Plan I – Retiree	\$30.40	\$49.75	\$61.20	\$ 11.45
BCBS MA Plan I – Spouse	\$45.59	\$74.62	\$91.80	\$ 17.18
BCBS MA Plan II – Retiree	\$ 6.12	\$14.75	\$17.85	\$ 3.10
BCBS MA Plan II - Spouse	\$ 9.18	\$22.12	\$26.77	\$ 4.65
United Health Care MA Plan I – Retiree		\$69.55	\$88.50	\$18.95
United Health Care MA Plan I – Spouse		\$104.32	\$132.75	\$28.43
United Health Care MA Plan II – Retiree		\$40.38	\$46.43	\$ 6.05
United Health Care MA Plan II – Spouse		\$60.57	\$69.64	\$ 9.07

*2010 Rate added for historical context

PRESBYTERIAN HEALTHCARE SERVICES IMPLEMENT 'PRESRN' 24-7 PHONE SERVICE TO PRES MEMBERS

Presbyterian Health Plan members have access to PresRN, a nurse advice line available to you 24 hours a day, seven days a week, including holidays. There is no charge to call their experienced registered nurses (RN) for answers to your questions and health concerns.

As always, if you are having a medical emergency, please call 911.

What is PresRN?

PresRN is an easy way to speak with a Presbyterian nurse

if you are not feeling well and do not know what to do.

Just call the phone number for your health plan and one of their qualified nurses will listen to your health concerns and give you the answers that you need to care for you and your family.

Presbyterian nurses are happy to answer general health questions when you are healthy, too.

Phone: 505-923-5570 or 1-866-221-9679.

MEDICARE SUPPLEMENT, PRE-MEDICARE PLAN RATES TO INCREASE AS COSTS GO UP; PLAN DESIGN REMAINS UNCHANGED

NMRHCA will continue to offer a supplement to traditional Medicare through Blue Cross Blue Shield of New Mexico. While the plan design remains unchanged and allows for easy, low-cost access to care with all providers who accept Medicare, the rates will increase 6 percent in accordance with the plan's costs.

All premiums for NMRHCA pre-Medicare PPO plans will increase by 8 percent. The premiums listed in the chart below represent rates for retirees with 20 years of service. A full rate sheet is on NMRHCA's website and will be provided as part of the switch enrollment packet you will receive in the coming weeks.

	2015 RATE	2016 RATE	\$ DIFFERENCE
Medicare Supplement Retiree	\$167.88	\$177.96	\$10.08
Medicare Supplement Spouse	\$251.83	\$266.94	\$15.11
Medicare Supplement Couple*	\$419.71	\$444.90	\$25.19
Pre-Medicare—Premier—Retiree	\$157.20	\$174.63	\$17.43
Pre-Medicare—Premier—Spouse*	\$297.29	\$331.43	\$34.14
Pre-Medicare—Premier—Couple*	\$454.49	\$506.06	\$51.57
Pre-Medicare—Premier—Child	\$156.68	\$169.21	\$12.53
Pre-Medicare—Premier Plus—Retiree	\$293.79	\$326.36	\$32.57
Pre-Medicare—Premier Plus—Spouse*	\$463.28	\$516.49	\$53.21
Pre-Medicare—Premier Plus—Couple*	\$757.07	\$842.85	\$85.78
Pre-Medicare—Premier Plus—Child	\$288.04	\$311.08	\$23.04

**Cumulative increase with subsidy change*

All plan design elements, such as deductibles, co-payments and out-of-pocket maximums remain unchanged for 2016.

2015 Commercial Market Comparison: Gold PPO plan (\$1,500 deductible) has a premium of around \$650 per month while a Gold HMO plan is around \$575 per month.

WELLNESS INCENTIVES FOR 2016 WORTH \$50 FOR NMRHCA MEMBERS AND SPOUSES/DOMESTIC PARTNERS ANNOUNCED

Continued from Page 1

F. Participate in an Aging and Long-Term Service program.

G. Consult with your health plan or provider for a chronic condition management program.

(Not all options will be available to all participants. Contact the NMRHCA if you are unsure whether a program qualifies for the incentive. Dependent children are not eligible to receive a gift card.)

Upon completion of the **TWO** wellness programs, members will fill out a completion form (available on the NMRHCA website or by asking an NMRHCA customer service representative for a form to be sent by mail or electronically by email) and submit the form to the NMRHCA.

Members must complete the programs within a calendar year; they will not receive partial credit for completing only one of the approved activities.

Completed forms must be returned to the NMRHCA via email (NMRHCA.wellness@state.nm.us), fax (505-884-8611) or mail (4308 Carlisle Blvd. NE, Suite 104, Albuquerque, NM 87107) for verification. Members will be notified if issues arise with their forms or additional information is needed.

Upon approval of the completed forms, members will receive their \$50 gift card. Limit one \$50 gift card per eligible individual per year.

For questions about the Wellness Incentive Program, please contact the NMRHCA staff at 1-800-233-2576.

SWITCH ENROLLMENT MEETING SCHEDULE

DATE	LOCATION	TIME		VENUE
10/5/2015	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	
10/7/2015	Las Vegas	10:30 a.m.	Medicare Medical/RX	Abe Montoya Recreation Center 1751 N Grand Ave. Las Vegas, NM 87701
		11:45 a.m.	Voluntary Coverage	
		1 p.m.	Non-Medicare Medical/RX	
10/8/2015	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	
10/9/2015 10/29/2015	Albuquerque	9:30 a.m.	Medicare Medical/RX	UNM Continuing Education Auditorium 1634 University Blvd., NE Albuquerque, NM 87131
		10:45 a.m.	Voluntary Coverage	
		Noon	Non-Medicare Medical/RX	
10/13/2015 10/26/2015	Santa Fe	9:30 a.m.	Medicare Medical/RX	Santa Fe Community College Jemez Room 6401 Richards Ave. Santa Fe, NM 87508
		10:45 a.m.	Voluntary Coverage	
		Noon	Non-Medicare Medical/RX	
10/14/2015	Silver City	1:30 p.m.	Medicare Medical/RX	Western New Mexico University Besse-Forward Global Resource Center Corner of 12th and Kentucky Silver City, NM 88062
		2:45 p.m.	Voluntary Coverage	
		4 p.m.	Non-Medicare Medical/RX	
10/15/2015 10/16/2015	Las Cruces	9:30 a.m.	Medicare Medical/RX	NM Farm & Ranch Heritage Museum 4100 Dripping Springs Rd. Las Cruces, NM 88005
		10:45 a.m.	Voluntary Coverage	
		Noon	Non-Medicare Medical/RX	
10/19/2015	Roswell	1 p.m.	Medicare Medical/RX	NM Military Institute Pearson Auditorium 101 West College Blvd. Roswell, NM 88201
		2:15 p.m.	Voluntary Coverage	
		3:30 p.m.	Non-Medicare Medical/RX	
10/20/2015	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	
10/21/2015	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	
10/22/2015	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	
10/27/2015	Farmington	10:30 a.m.	Medicare Medical/RX	Farmington Civic Center Miriam Taylor Theatre 200 West Arrington Farmington, NM 87401
		11:45 a.m.	Voluntary Coverage	
		1 p.m.	Non-Medicare Medical/RX	
10/28/2015	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	

Reminder: Free flu shots and screenings will be offered at all Switch Enrollment meetings.



4308 CARLISLE BLVD NE, SUITE 104
ALBUQUERQUE, NM 87107



33 PLAZA LA PRENSA
SANTA FE, NM 87507



800.233.2576 (TOLL FREE)
505.476.7340 (SANTA FE)
505.884.8611 (FAX)



8:00AM TO 5:00PM
MONDAY-FRIDAY



PLEASE VISIT US ONLINE
AT WWW.NMRHCA.ORG

CONTACT YOUR HEALTH CARE PROVIDERS DIRECTLY

BCBSNM	800.788.1792	www.bcbsnm.com
BCBSNM Medicare Advantage	877.299.1008	www.bcbsnm.com
Express Scripts Medicare	800.551.1866	www.express-scripts.com
Express Scripts Non-Medicare	800.501.0987	www.express-scripts.com
Presbyterian Health Plan	888.275.7737	www.phs.org
Presbyterian Medicare Advantage	800.797.5343	www.phs.org
United Healthcare	866.622.8014	www.uhcretiree.com
United Concordia Companies	888.898.0370	www.ucci.com
Delta Dental	877.998.7555	www.deltadentalnm.com
Davis Vision	800.999.5431	www.davisvision.com
Standard Insurance	888.609.9763	www.standard.com/mybenefits/newmexico_rhca