



your Benefit Messenger

NMRHCA 2020 Newsletter Vol. 5 - Fall Edition

EXECUTIVE DIRECTOR'S UPDATE

SWITCH ENROLLMENT MEETINGS GOING ONLINE IN 2020

As days grow shorter and the heat begins to subside, the New Mexico Retiree Health Care Authority (NMRHCA) is preparing for its annual Switch Enrollment Period.

In addition, NMRHCA will be allowing an open enrollment period (Jan. 1, 2021 – Jan. 31, 2021) for members who would like to enroll or re-enroll in our medical and prescription program.

However, given the circumstances,

this year's Switch Enrollment Period will not include the usual face-to-face presentations that typically accompany our routine October schedule.

Instead, we will posting narrated presentations providing agency updates and a summary of benefits from each of our health plan partners than can be viewed at your convenience. We also will hold 10 question and answer (Q&A) sessions that can be accessed via webi-

nar or by telephone.

These sessions will provide members with an opportunity to ask questions and listen to inquiries from other members.

Also, if you are unable to access the presentations posted online or call in and participate in one of the Q&A periods, please call our offices between 8 a.m. and 5 p.m., Monday through Friday. If you have plan-specific questions related

See *Switch* on Page 2

IMPORTANT INFORMATION FOR MEMBERS DURING THE FALL SESSION

Due to the COVID-19 pandemic, our offices remain closed to the public. However, we will continue serving you by telephone and email.

In addition, if you would like to drop off an application or a change request form, secure drop boxes are located in Santa Fe at: 33 Plaza La Prensa, 87507; and our new office location in Albuquerque at: 6300 Jefferson St. NE, Suite 150, 87109.

If you are moving or plan on moving, please contact our office by dialing 800-233-2576 to make sure

we have your correct telephone number and address on file. You may also email: customerservice@state.nm.us.

LIFE INSURANCE

NMRHCA's subsidy of the basic life insurance policy offered to retirees who joined prior to and maintained continuous coverage through the program since Dec. 31, 2012, will end on Dec. 31, 2020. Retirees who wish to maintain this coverage will now become responsible for paying 100% of the monthly premium.

OPEN ENROLLMENT DEADLINE

If you have dropped medical coverage through NMRHCA for any reason other than a qualifying event and wish to re-enroll, the deadline to submit an enrollment application is Jan. 31, 2021, coverage effective Jan. 1, 2021.

SWITCH ENROLLMENT DEADLINE

As in previous years, program participants are eligible to "switch" coverages meaning if you are enrolled in a Pre-Medicare Plan and wish to change carriers or coverage

See *Important* on Page 2



SWITCH ENROLLMENT GOING VIRTUAL IN 2020

Continued from Page 1

to network, access, or cost sharing arrangements, contact the health plans directly using the information located on the last page of this letter.

By now, you should have received a packet of information that summarizes your existing coverages and options for 2021, including a rate sheet and calendar of Q&A periods scheduled during the month of October, along with instructions on how to participate.

Since the distribution of the Special Summer Edition of our newsletter, we have received several phone requests for verification of the rate reductions applicable to the Medicare Advantage (MA) Plans for 2021.

I am pleased to confirm that rates will shrink between 36 and 84 percent depending on the plan. Also, members who currently participate in the Medicare Supplement Plan may experience even greater savings by moving to one of eight MA Plans being made available. Therefore, we STRONGLY encourage you to find out more about our MA plan offerings and the benefits they provide.

I do have one more change to announce. While NMRHCA will continue to encourage, support and make services and programs available to members in an effort to improve their wellbeing, NMRHCA will no longer provide a financial incentive to do so. Therefore, after December 31, 2020, we will no longer provide a \$50 gift card for participating in two or more wellness activities.

NMRHCA instead will use the resources spent on the gift card incentive on other Wise and Well initiatives, such as holding more health fairs and exploring partnerships with other wellness programs, as we have with Good Measures and Naturally Slim weight management programs and Livongo for Diabetes.

In conclusion, we wish you a safe fall season and encourage you to get your age appropriate and seasonal vaccinations to prevent unnecessary health care episodes.

Stay safe.

- David Archuleta
Executive Director

IMPORTANT INFORMATION FOR NMRHCA MEMBERS

Continued from Page 1

levels, you are eligible to do so. If you are participating in a Medicare Plan and wish to change carriers or coverage levels, you are eligible to do so. If you are on the dental plan and wish to change coverage levels (Basic/Comprehensive), you are eligible to do that as well.

If you cancel dental or vision coverage, you must wait four years before you may enroll again during the sub-

sequent switch enrollment period to be effective the following Jan. 1.

The deadline to request changes to your insurance coverage is Nov. 13, 2020 and the effective date of the change is Jan. 1, 2021. If you don't want to change your current NMRHCA coverages, you do not need to do anything (There is no need to send in your form if you maintain your same coverages in 2021).

NMRHCA AT A GLANCE:

NEW DEFAULT STRATEGY TO TAKE EFFECT ON JAN. 1

As New Mexico Retiree Health Care Authority Pre-Medicare members approach age 65, NMRHCA will mail out a form for them to switch their coverage to a Medicare Supplement or Medicare Advantage plan.

Failure to return the form had meant that NMRHCA would default those members into a Medicare plan corresponding to the Pre-Medicare plan provider they used.

Beginning in 2021, however, ALL Pre-Medicare members who do not return their forms selecting a Medicare plan will be defaulted into the UnitedHealthcare Medicare Advantage Plan I.

Members can select from nine different Medicare plans, and the default occurs only if members DO NOT return the form indicating the Medicare plan they want.

NEXT UNDERSTANDING MEDICARE SEMINAR TAKES PLACE DEC. 9

NMRHCA'S 2020 Medicare Presentation schedule concludes Dec. 9 at 9:30 a.m.

You can participate by going to the following link, which is also available on the NMRHCA.org website home page: <https://global.gotomeeting.com/join/801484949>. You can also call in at 1-646-749-3122 and using access code 801-484-949.

Medicare meetings will remain online in 2021 until further notice.

DIET, EXERCISE AND EARLY DETECTION KEYS TO COMBATING DIABETES

In the U.S., type 2 diabetes is reaching epidemic proportions. Scientists don't need to explore various theories or perform experiments to understand the problem.

The reason for our national struggle with diabetes is as obvious as our lifestyle. In general, our diets, activity levels and waistlines have all taken an unhealthy turn, and type 2 diabetes is the price many of us pay.

The good news is that neither your lifestyle nor your risk of developing diabetes is written in stone. You can buck the national trends by exercising regularly, eating a well-balanced diet and watching your weight.

People at risk of type 2 diabetes can more than halve their risk of developing the disease by exercising about half an hour a day and adopting a low-fat diet, according to a National Institutes of Health study.

Participants who did about 30 minutes of walking or other low-intensity exercise a day, coupled with a low-fat diet, lost an average of 5-7% of their body weight and cut their chances of developing type 2 diabetes by 58%. Those treated with the diabetes drug metformin — but who didn't make the lifestyle changes — cut their risk by only 31%.

Here's how healthy living can protect you from the disease that kills more Americans each year than prostate cancer and breast cancer combined.

EXERCISE REGULARLY. Physical activity works against type 2 diabetes at its source. The disease gets its start when muscle cells lose their sensitivity to insulin, the pancreatic hor-

mone that controls levels of sugar in the blood. Your muscle cells are much less likely to shun insulin if you keep them fit through regular exercise. If you are at high risk for diabetes, experts recommend increasing your level of exercise to at least 150 minutes of moderate activity (such as walking) per week.

A study at the Cooper Institute for Aerobics Research in Dallas shows that staying fit may be the most crucial measure for avoiding type 2 diabetes. Fitness scores turned out to be the best predictor of diabetes, more telling than age, obesity, high blood pressure, or even a family history of the disease.

If you're sedentary now, find ways to incorporate more physical activity into your everyday life. Start gently but work toward getting at least 30 minutes a day of moderate exercise.

EAT A HEALTHY, BALANCED DIET. The typical American diet seems tailor-made for promoting type 2 diabetes. According to two studies from the Harvard School of Public Health, men and women who eat large amounts of simple sugars but little fiber are more than twice as likely to develop the disease as people following high-fiber, low-sugar diets.

Several studies have found that people with impaired glucose (sugar) tolerance — an early warning sign of diabetes — are much more likely to become diabetic if they eat large amounts of saturated fat. Stick with a low-fat diet that's rich in fruits, vegetables and whole grains.

AVOID EXCESS WEIGHT. Obesity plays an active role in the onset of diabetes.



Extra body fat, especially around the midsection, can spur on the disease by making cells less responsive to insulin and by slowing down production of the hormone. If you can stay trim through diet and exercise, you'll fight diabetes on three fronts.

US Preventive Services Task Force health officials recommend that doctors assess patients to determine their BMI. If they're obese, they should make weight loss counseling part of their talks. If you are at high risk for diabetes, experts recommend that you lose at least 7% of your body weight.

All NMRHCA members have access to the Good Measures weight management program, and Pre-Medicare/Medicare Supplement members also have access to the Naturally Slim weight management program.

CHECK WITH YOUR DOCTOR. If you have special reasons to be concerned about diabetes, discuss the matter with your doctor. In particular, if you've been exercising regularly and eating right for months but you're still significantly overweight, it's a good idea to get a physical exam.

Detecting such a condition early on gives you a great opportunity to resolve it and keep diabetes at bay.

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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

NMRHCA CONTACT INFORMATION

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Hours: 8 a.m.-5 p.m. Monday-Friday*

Please visit us online at www.nmrhca.org

*Offices currently closed to in-person visits