

SUMMER/FALL 2021

Benefits Messenger

The NMRHCA Newsletter



NEW MEXICO
RETIREE
HEALTH CARE
AUTHORITY

Inside This Issue

- 1 Message from the Executive Director
- 1 Solvency Update
- 2 2021 Board Meeting
- 2 Wise & Well Program
- 3 Recommended Cancer Screenings
- 3 Wondr Health
- 3 Delta Dental Toothbrush Discount
- 4 Fall Switch Enrollment
- 5 2022 Rate Changes
- 5 Upcoming Program Enhancements

Solvency Update

NMRHCA is pleased to announce continued improvements to the solvency of the program.

Message from the Executive Director

As we move into the fall season, I sincerely hope this communication finds you and your loved ones well and safe. This issue of the Benefit Messenger contains exciting news about program updates and contains important information about the solvency of the program, this year's fall wellness event, Switch Enrollment question and answer sessions, colon cancer screening opportunities, and a summary of actions taken by the Board of Directors for 2022.

I also am pleased to announce that, for as long as public health conditions permit, members can again meet with customer service representatives in-person at both our Albuquerque and Santa Fe locations. Please call our office at 800-233-2576 to set up an appointment. To ensure the safety of our members and staff, we require wearing masks during the entirety of the visit, without exception.

Please keep an eye out for your personalized switch enrollment packet, which summarizes existing coverages and related charges and details coverage options for 2022. If you are not making any changes, nothing needs to be submitted to our office.

We will post updates on the Forms & Important Information link on our website starting in mid-September.

Sincerely,
David Archuleta

As of June 30, 2021, the NMRHCA Program is expected to be able to meet its financial obligations beyond 30 years. This projection comes during a period of significant volatility in our claim costs. However, given the shared sacrifices made by our retirees (increased costs and cost sharing) and future participants (minimum age and increased years-of-service requirements; combined with extraordinary investment performance and contributions directed toward the fund.

	2017	2018	2019	2020	2021
Trust Fund Balance @ June 30	551.4 million	632.2 million	717.7 million	746.7 million	1 billion
Projected Solvency (Years)	18	19	25	>30	>30
Projected Solvency Period	2035	2037	2044	2050	2053



Mark Your Calendar! Wise and Well Event

Please consider attending our ONLINE Wise and Well Event scheduled for September 29 from 9 a.m. until 1 p.m.

This half-day event features several presentations and information to help you get well and stay well through the fall and winter seasons.

To participate, please register at the following link:

https://phs-org-corp.zoom.us/meeting/register/tZcvde6gri8pG9clG8s3lGqPFnKw_v50sh1s

Fall Switch Enrollment

This year's Fall Switch Enrollment will run from October 1 – November 12. Like last year, we will post all presentations on the NMRHCA website for you to access at your convenience.

We are also scheduling 10-Question and Answer Sessions between October 4 and November 4. See page 4.

2021 Board Meeting

In July, the Board of Directors met in-person for the first time since the onset of the pandemic back in March 2020. Over the course of two days, the Board met with investment advisors, actuaries, and health plan partners. The Board also reviewed current plan costs and projected future expenses to find options for addressing those costs in 2022.

Although the pandemic brought a temporary halt to certain medical procedures, treatments, and screenings, inpatient hospitalizations increased 34 percent last year and pharmacy costs increased by more than 12 percent. In response, the Board increased the pre-Medicare plan rates by 6 percent and the Medicare Supplement rate by 4 percent. While notable, these increases are below the projected long-term cost trends of 8 percent and 6 percent increases respectively.

The Board also increased the number of pharmacies allowed to support 90-day fill requirements for participants on the Medicare Supplement Plan and adopted a pilot program to offer virtual physical therapy sessions for Blue Cross Blue Shield's pre-Medicare plan participants. The Board additionally approved moving to Delta Dental's Point-of-Service network at no-additional cost to our members beginning January 1, 2022.

Separately, for members who have plans with our Medicare Advantage Partners, there are a range of cost saving opportunities. The renewal agreements with UnitedHealthcare, Blue Cross and Blue Shield, Humana and Presbyterian Health Plans provide opportunities for members who are looking to save on their monthly premiums and those who want to take advantage of the programs through Medicare Advantage including: Silver Sneakers, Virtual Visits, Home Visits and House Calls, Incentives and Rewards for Wellness Activities.

Please keep an eye out for mailings from our health plan partners comparing available programs, costs and benefits associated with participating in a Medicare Advantage Program.

Catch Colon Cancer Early with Screenings

Colon Cancer is One of the Most Preventable Cancers. According to the American Cancer Society, Colorectal cancer is the second leading cause of cancer death in men and women in the United States.

You may be avoiding colon cancer screening because you think it will be uncomfortable, or you may think it isn't needed.

However, the U.S. Preventative Services Task Force recommends screening for everyone starting at age 45.

BCBSNM is working with Home Access Health Corporation, an independent company, to offer an easy and convenient in-home test kit.

If you are one of our members participating in one of Blue Cross and Blue Shield pre-Medicare Plans (Value or Premier) and it is determined that you are eligible to participate in an at-home screening based on your health profile and medical history, you will receive a letter from BCBSNM and Home Access Health Corporation. This letter will provide you with instructions to access this convenient at-home test with NO COST TO YOU AS A MEMBER.



**BlueCross BlueShield
of New Mexico**

A Division of Health Care Service Corporation, a Mutual Legal Reserve Company,
an Independent Licensee of the Blue Cross and Blue Shield Association

Wondr Health (formerly Naturally Slim)



Wondr is a year-long, skills-based digital weight loss program that helps participants feel their best mentally and physically through simple, clinically proven techniques and foods. Participants will learn how to enjoy their favorite foods and still lose weight, sleep better, stress less, and more.

Members and dependent spouses enrolled in the NMRHCA Medicare Supplement and pre-Medicare plans are eligible to apply. Some medical conditions or body mass indexes (BMIs) may prevent you from participating in the program. To sign up and learn more visit www.WondrHealth.com/NMRHCA. Questions? Visit Support.WondrHealth.com.

Delta Dental Launches Value Added Product



Delta Dental of New Mexico (DDNM) has partnered with Z Sonic Dental to offer the Z Sonic Pulse Electric Toothbrush at a discounted rate. These toothbrushes are valued at \$99.95, with regular discounting down to \$59.95 on the Z Sonic website. However, DDNM has negotiated the price to \$25.70 for its members.

This product is offered directly from Z Sonic by visiting: <https://myzsonic.com/DDNM> and inputting promotional code DDNMZSP. Brush head replacements are discounted by 30% for all future purchases via the Z Sonic website promotion code

Fall Switch Enrollment Question & Answer Sessions

To find out more about our health plans and the benefits they offer, please join us during one of the question-and-answer sessions scheduled below.

Session 1 – Oct. 4 (1:30-3:30PM)

<https://attendee.gotowebinar.com/register/1209312573967565069>

Session 2 – Oct. 6 (9:30-11:30AM)

<https://attendee.gotowebinar.com/register/2816739200148194829>

Session 3 – Oct. 12 (1:30-3:30PM)

<https://attendee.gotowebinar.com/register/7550464412188962829>

Session 4 – Oct. 14 (9:30-11:30AM)

<https://attendee.gotowebinar.com/register/9024691801734287885>

Session 5 – Oct. 20 (1:30-3:30PM)

<https://attendee.gotowebinar.com/register/838191115709496589>

Session 6 – Oct. 22 (9:30-11:30AM)

<https://attendee.gotowebinar.com/register/5242502644068577549>

Session 7 – Oct. 25 (9:30-11:30AM)

<https://attendee.gotowebinar.com/register/7072325288176193037>

Session 8 – Oct. 27 (1:30-3:30PM)

<https://attendee.gotowebinar.com/register/4739020876547175181>

Session 9 – Nov. 2 (1:30-3:30PM)

<https://attendee.gotowebinar.com/register/85122407706220301>

Session 10 – Nov 4. (9:30-11:30AM)

<https://attendee.gotowebinar.com/register/5796819232188626445>

To participate, simply click on the registration link and join us on the scheduled date and time. Representatives from each of our health plan partners will be available during each session to help answer your questions.

Summary of Calendar Year 2022 Rate Changes

- All Pre-Medicare Plans – 6%
- Medicare Supplement – 4%
- BCBS Medicare Advantage Plan I – (-25%)
- BCBS Medicare Advantage Plan II – (-100%)
- UnitedHealthcare Medicare Advantage Plan I – NO CHANGE
- UnitedHealthcare Medicare Advantage Plan II – NO CHANGE
- Humana Medicare Advantage Plan I – 4%
- Humana Medicare Advantage Plan II – 7%
- Presbyterian Medicare Advantage Plan I – 10%
- Presbyterian Medicare Advantage Plan II – 10%

Plan costs for 2022 are illustrated in the switch enrollment packet you will receive in the mail. The plan costs are based on the Rule Changes that occurred in July of 2021, with regard to a minimum age and increased years-of-service requirements to receive the maximum subsidy. For members who retired prior to July 2021, they are grandfathered under the old rules that do not include a minimum age or increased years-of-service requirement. Please visit the Forms and Important Information link on our website for specific charges, based on your individual circumstances.

Upcoming Program Enhancements

Medicare Broad Performance Network

Beginning January 1, 2022, members who participate in our Medicare Supplement Plan will have expanded access to the number of pharmacies allowed to dispense 90-day supplies of medication. This move is expected to generate savings and expand access to certain pharmacies who meet specific performance criteria as measured by CMS.

Hinge Health

Beginning January 1, 2022, members participating in one of Blue Cross Blue Shield's Pre-Medicare Plans (Value and Premier) will now have access to a digital musculoskeletal (MSK) solution for back and joint pain. This clinical care model partners sensor technology with a clinical team to provide health coaching and anytime access to a physical therapist. This program has been shown to reduce pain, depression and anxiety associated with back and joint pain experienced by many of our members.

Delta Dental

Beginning January 1, 2022, NMRHCA has enhanced the dental plan network to the Delta Dental PPO Point-of-Service (PPO-POS). The Delta Dental PPO POS network enables access to two networks within one plan, combining Delta Dental Premier with Delta Dental PPO. Members can choose a dentist from either network and receive the in-network benefit.



PRESORT STD
US POSTAGE
PAID
ABQ., NM
PERMIT #1645

Insurer Contact Information

Blue Cross Blue Shield (BCBS) www.bcbsnm.com/nmrhca	800-788-1792	Presbyterian Health Plan www.phs.org	888-275-7737
BCBS Medicare Advantage www.bcbsnm.com/nmrhca	877-299-1008	Presbyterian Medicare Advantage www.phs.org	800-797-5343
Express Scripts Medicare www.express-scripts.com	800-551-1866	Express Scripts Non-Medicare www.express-scripts.com	800-501-0987
Humana Medicare Advantage https://ourhumana.com/nmrhca	866-396-8810	UnitedHealthcare www.uhcretiree.com/nmrhca	866-622-8014
Delta Dental www.deltadentalnm.com	877-395-9420	Davis Vision www.davisvision.com	800-999-5431
Standard Insurance www.standard.com/mybenefits/newmexico_rhca	888-609-9763		

NMRHCA Contact Information

Albuquerque Office:	6300 Jefferson St. NE, Suite 150 Albuquerque, NM 87109-3392	Santa Fe Office:	33 Plaza La Prensa Santa Fe, NM 87507
Website:	www.nmrhca.org	Telephone:	800-233-2576
Facebook:	www.facebook.com/nmrhca	Fax:	505-884-8611
Email:	customerservice@state.nm.us	Hours:	Monday-Friday 8:00AM – 5:00PM