



BENEFITS MESSENGER

The NMRHCA Newsletter

EXECUTIVE DIRECTOR MESSAGE

IN THIS ISSUE

Summer is ending, students have returned to classrooms, and members of the New Mexico Retiree Health Care Authority need to plan for this year's annual switch enrollment. After two years of only online meetings, by popular demand, in-person meetings will now be available. NMRHCA will still offer a few online/telephonic options, too. These enrollment meetings provide a great opportunity to learn about any changes to your current plan and information on other options available to you, should you be contemplating a change to your benefit elections. In attendance will be staff and vendors who can provide information, address any questions you may have and assist you with decisions regarding your plan. Meetings will once again take place in various locations around the state. Complete lists of meeting places are included in this newsletter along with information from the annual board meeting relating to premium and plan changes.

On another note, if you are not feeling well, please respect the safety and health of others by not attending in-person meetings or coming into the office until you are well. Other options will be available such as going to our website to view PowerPoint presentations from NMRHCA and the health plan partners, calling customer service with questions or attending one of our three online/telephonic sessions to ask questions during a live question and answer session.

As a reminder, you will be receiving a packet in the mail with your current benefit elections along with other benefit options available to you and any dependents you may have on your plan. Should you not have any changes to make to your benefits, then no action is required. However, if you have life insurance, please fill out a new beneficiary form included in your packet to ensure your current wishes are honored by affirming who receives your life insurance benefit.

Neil Kueffer

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The 2022 Annual Board of Directors Meeting for the New Mexico Retiree Health Care Authority was held July 14th & 15th, 2022, in Las Cruces, NM.

Many actions took place including the election of board officers, appointment of a new board member, and reports from board committees, health plan providers, investment advisors, actuaries, and legal counsel.

The Board approved changes to certain plans and benefits, as listed below.

- A 4% increase in the premiums for the Premier and Value pre-Medicare plans offered by both Blue Cross Blue Shield and Presbyterian Health Plan
- A 2% increase in the premiums for the Medicare Supplement plan offered by Blue Cross Blue Shield
- An increase in emergency room copays for pre-Medicare plans from Blue Cross Blue Shield and Presbyterian Health Plan
 - The Premier plan copay increases from \$125 to \$250
 - The Value plan copay increases from \$175 to \$350
- An increase in Urgent Care copays for pre-Medicare plans from Blue Cross Blue Shield and Presbyterian Health Plan
 - The Premier plan copay increases from \$35 to \$45
 - The Value plan copay increases from \$40 to \$55
- An increase in the Out-of-Pocket maximum for the Blue Cross Blue Shield Tier 1 Premier plan from \$3,000 to \$3,750
- Continuation of the Hinge Health virtual physical therapy program to Blue Cross Blue Shield pre-Medicare plan members

With the rising cost of health care, NMRHCA is committed to containing cost increases as much as possible now and in the future.

Proposed legislation beneficial to NMRHCA and its membership was discussed. Ongoing strategic planning regarding legislation is a priority for NMRHCA and more information will be released as this important initiative progresses.

If interested in the details of the meeting proceedings, please visit www.nmrhca.org/board-of-directors/ where all information is included in the board books that are posted.

IMPORTANT REMINDER

If you move, please let us know! We send out important information to the addresses we have on hand, such as, newsletters, switch enrollment packets, new wellness programs, or information from health plans. Without your help this information may never reach you.

If you have an email address that you have not yet provided to NMRHCA, help us cut down on paper, postage, and save trees. If you wish to receive your newsletter online, email us at CustomerService@state.nm.us, or call us at 1- 800- 233-2576.

The time for Switch/Open Enrollment is fast approaching. What is Switch and Open Enrollment, you ask? We have an answer for you.

Switch Enrollment happens each year between early October to mid-November allowing current NMRHCA members to **switch** health plans. In late September, members receive a Switch Packet in the mail that includes information about their existing plan and the paperwork to make any desired changes. The paperwork for changes must be submitted to the NMRHCA by November 15, 2022 and the changes will take effect on Jan 1st of the new year. Each year, members can change their plan, if they choose. If members do not want to make any changes to their medical plan, they do not have to take any action and their current plan will automatically renew the following year. All members with life insurance need to submit a new beneficiary form included in your packet to ensure your current wishes are honored by affirming who receives your life insurance benefit.

Open Enrollment is the period where members who are eligible to receive NMRHCA benefits can enroll in a health plan when they have not done so previously at the time of a qualifying event. Examples of qualifying events include eligible retirement or an involuntary loss of coverage somewhere else. If they elected to not enroll in medical benefits at the time of a qualifying event, they can only enroll during Open Enrollment. Open Enrollment is only in January of every odd year (2023, 2025, 2027, so forth). The process of Open Enrollment occurs during the same period (early October to mid-November) as Switch Enrollment, but only in odd years and submissions can be made during the same period as Switch Enrollment.

To help you make decisions regarding what plan options are available to you, NMRHCA holds a series of in-person meetings during the months of October and early November throughout the state and virtually. At these meetings, NMRHCA staff and plan providers will present the details of your options so you are informed and can make the best decision for you. Specific wellness activities will also be available to attendees such as flu shots, blood pressure checks and other screenings and services.

You can find the Switch/Open Enrollment Meeting Schedule on the next page, by visiting www.nmrhca.org/switch-open-enrollment, or by looking in your switch packet.

Summary of Actions You Need to Take

- Check your mail for your Switch Packet to arrive late September to early October
- Attend a Switch/Open Enrollment meeting according to the schedule and your desired location to learn the details about your options.
- If you want to make a change to your existing plan or enrolling in benefits, complete the paperwork and return by the deadline. **THIS YEAR THE DEADLINE IS NOVEMBER 15, 2022.** If you do not want to make any changes to your benefits, do nothing and your current benefits will roll over into 2023.
- All members with LIFE INSURANCE should complete and submit an updated beneficiary form that will be included in your Switch Packet.

Attend any of the following Switch/Open Enrollment Meetings that are convenient to you. Virtual meetings require registration by using the link provided.

SANTA FE: October 5 & 21 @ 9:30 AM

Santa Fe Community College - Jemez Room
6401 Richards Ave.
Santa Fe, NM 87508

RATON: October 6 @ 9:30 AM

Raton Convention Center
901 S. 3rd St.
Raton, NM 87740

LAS VEGAS: October 7 @ 9:30 AM

New Mexico Highlands Univ. Student Center
800 National Ave.
Las Vegas, NM 87701

ROSWELL: October 12 @ 9:30 AM

Eastern NM University-Roswell
CUB Multi-Purpose Room 110
48 University Blvd
Roswell, NM 88201

HOBBS: October 13 @ 9:30 AM

NM Junior College
HTO 125A Training Room
5317 N. Lovington Hwy.
Hobbs, NM 88240

CLOVIS: October 14 @ 9:30 AM

Clovis Community College
Town Hall Auditorium
417 Schepps Blvd
Clovis, NM 88101

RIO RANCHO: October 18 @ 9:30 AM

Santa Ana Star Center
3001 Civic Center Cir. NE
Rio Rancho, NM 87144

ALBUQUERQUE: October 19 & 20 @ 9:30 AM

UNM Continuing Education Auditorium
1634 Universtiy Blvd., NE
Albuquerque, NM 87131

SILVER CITY: October 25, 2022 @ 1:00 PM

WNMU – Silver City
Besse-Forward Global Resource Center
Corner of 12th and Kentucky
Silver City, NM 88061

LAS CRUCES: October 26 & 27 @ 9:30 AM

NM Farm & Ranch Heritage Museum
4100 Dripping Springs Rd.
Las Cruces, NM 88011

ESPANOLA: November 2 @ 10:30 AM

Northern NM College
Nick L. Salazar Center for Performing Arts
921 Paseo de Oñate
Española, NM 87532

FARMINGTON: November 3 @ 9:30 AM

San Juan College
Henderson Fine Arts Building Room 9008
4601 College Blvd
Farmington, NM 87402

GALLUP: November 4 @ 9:30 AM

UNM - Gallup
Calvin Hall Center 248 A, B, C
705 Gurley Ave
Gallup, NM 87301

VIRTUAL: October 11 & 28 @ 9:30 AM;

17th @ 1:30 PM

Registration required:

<https://attendee.gotowebinar.com/rt/8155310164883322125>

For more detailed information go to: www.nmrhca.org/switch-open-enrollment

LIFE INSURANCE BENEFICIARIES

Your Switch Packet is coming soon and will include a beneficiary's form. If you have life insurance with NMRHCA, complete and return the enclosed form to ensure your wishes are documented, EVEN IF YOU HAVE SUBMITTED ONE IN THE PAST.

BUYER BEWARE WHEN IT COMES TO MEDICARE

You're sitting in your living room watching reruns of Bonanza on the TV. Little Joe is in hot water again. Before you learn how Loren Green and Hoss are going to rescue him, it goes to commercial break. Joe Namath is on your TV telling you about how great his Medicare Advantage (MA) plan is, and you should call him right away. Do you think it will be he who answers? The next series of commercials has Joe Montana on your screen saying the same thing about a different MA plan, and you should call HIM, right now! That's a lot of Joe's so far so you're relieved when next Jimmy Walker wants you to call him about his MA plan because it is DYNAMITE! Should you call? Why are there so many commercials for Medicare Advantage plans? Are these plans all the same or are they different? Doesn't NMRHCA offer MA plans? Here are a few tidbits of information you should know about MA plans.

1. There are many providers of MA plans. They each must follow specific guidelines from The Centers for Medicare & Medicaid Services (CMS, a US government agency), but they can each design and price their plans differently. All are NOT equal.
2. NMRHCA offers eight (8) MA plans to its members to choose from. They vary in design and cost to meet a variety of health care needs.
3. You can only be on ONE (1) MA plan at a time. If you are on a NMRHCA MA plan and sign up for a different plan outside of NMRHCA, CMS does notify NMRHCA and your MA plan with us will be immediately terminated.
4. If your plan is terminated with us, you must wait until open enrollment before you can come back to the NMRHCA for benefits. Open enrollment ONLY happens in January of every odd year (2023, 2025, 2027...).
5. ALL NMRHCA plans include prescription coverage. Not all outside MA providers include Rx coverage in their plans.
6. Do your homework! Joe and Jimmy may be great spokespersons for their specific plan, but don't just take their word for it. Compare plans: apples to apples. Just because they say their plan is the best, does not make it so. Just because their plan premiums may cost less, they may not cover your medical needs. They are PAID actors. Do your due diligence when comparing plans and making your final choice. Don't forget items 3 & 4 above!
7. If you have questions, it's best to go to the source. Contact NMRHCA Customer Service to get help in understanding NMRHCA MA plans so that you can make an informed choice.
8. If you want to make a change to an outside MA provider notify NMRHCA so we can cancel your benefit to ensure a smooth transition and stop your premium deductions on time.

VIRGIN PULSE COMING SOON!

The Solutions Group will be replacing the current wellness platform with Virgin Pulse. Starting January of 2023 all Presbyterian Health Plan members, pre-Medicare and Medicare, will have access to the new platform at no cost. The Virgin Pulse platform is very easy to navigate, and has amazing programs for fitness, nutrition, mental health, and many other wellness areas. Look for more information as we approach the new year!



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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