BENEFITS MESSENGER | MAY 2023



BENEFITS MESSENGER

The NMRHCA Newsletter

EXECUTIVE DIRECTOR'S MESSAGE

Hopefully, the arrival of our spring newsletter arrives with all the signs of an inspiring spring: warmer days, colorful blooming flowers and plants, lush green trees and grass for all of us to enjoy. May this time also bring a refreshed spirit to take care of ourselves and enjoy the outdoors. As an option to help our members explore health improvement opportunities, please join us on May $23^{\rm rd}$ for our upcoming virtual wellness fair discussed later in this newsletter.

This year's legislative session proved to be a busy one for our agency as many health care bills were proposed. Regarding the bills that passed, NMRHCA staff will provide future updates for any impact they will have on our membership. NMRHCA's legislative efforts to extend our program's solvency and lower unfunded liabilities, unfortunately, did not make it to the finish line as we had hoped. NMRHCA staff will regroup with the Board as fiduciaries of the program to determine the next steps on ensuring the program's viability with the goal of providing access to affordable health insurance for current and future members. I personally want to thank everyone who supported NMRHCA, the programs we offer, and the proposed legislation. It is greatly appreciated.

In this newsletter, note the items that call for action from our members to ensure we meet your needs. Those reminders are mentioned to the right - update contact information such as your address, e-mail, phone number, or life insurance beneficiary(ies). This is a good time to verify we have all your accurate information. As always, we are here to assist you and answer any questions you may have.

I hope this newsletter provides our members with timely updates and information. Everyone, enjoy the changes of spring and a renewed commitment to personal wellness.

Neil Kueffer

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IMPORTANT REMINDER

Where in the world is Waldo? If your contact info changes, be sure to let us know. If you haven't updated your beneficiary information in a while, call us and see if it is up to date. If your life circumstances change, make sure we know when it applies to your benefits. We will best be able to serve you when we know. Then, getting in contact with you when needed will be easier than finding Waldo.

LEGISLATIVE UPDATE

The New Mexico 2023 legislative session wrapped up on March 18th with April 7th being the last day for the governor to sign any legislation passed from the 56th Legislature. NMRHCA had legislation proposed in the form of House Bill 150 and Senate Bill 193. The rational for the bills included:

- The NMRHCA Trust Fund is underfunded by 66%.
- There has not been an increase in employee and employer contributions in 11 years.
- Most of the changes in the past decade to improve the solvency of the program have resulted in passing increases in costs through premiums or cost sharing onto retirees.
- The total increase of .5% in contributions from current employees and employers would have helped improve the funding status to 50% in approximately 5 to 6 years.

Both bills were identical and included these highlights:

- Increase employee contributions from 1.0% to 1.17% for non-enhanced employees, an increase of 17 cents for every \$100 earned.
- Increase employer contributions from 2.0% to 2.33% for non-enhanced employees, an increase of 33 cents for every \$100 paid to the employee.
- Increase employee contributions from 1.25% to 1.47% for enhanced employees, an increase of 22 cents for every \$100 earned.
- Increase employer contributions from 2.5% to 2.93% for enhanced employees, an increase of 43 cents for every \$100 paid to the employee.

The Outcome:

House Bill 150 was assigned to the House Labor, Veterans & Military Affairs Committee where it unanimously received a DO PASS with an 11 to 0 vote, moving it forward to the House Appropriations & Finance Committee. Unfortunately, here it was tabled despite strong support from several committee members.

Senate Bill 193 was assigned to be heard in the Senate Health and Public Affairs Committee where it received a unanimous 6 to 0 vote for a DO PASS, which advanced the bill to the Senate Finance Committee. The legislative session ended on March 18th before the bill was heard in the Senate Finance Committee.

NMRHCA appreciates those who supported and voiced their support of these bills. NMRHCA expresses great appreciation and gratitude for both our sponsors Senator Mimi Stewart and Representative Natalie Figueroa for their work and support on the proposed legislation.

FINANCIAL UPDATE

As of December 31, 2022, NMRHCA's Trust Fund Balance per our New Mexico State Investment Council report was \$1.127 billion, which is a decrease of about \$22 million from the \$1.149 billion reported in our December 31, 2021, report. This is due to what has been a volatile market. However, in looking at the long-term goal of improving the solvency of the program by growing the trust fund, we have seen a growth of \$871.2 million from \$256.5 million reported ten years ago.

The growth in the trust fund continues to lower our unfunded liabilities as last reported for the June 30, 2022, evaluation period reflecting \$2.3 billion dollars in net OPEB (Other Postemployment Benefits) liabilities.



MAY -23-











Join us *virtually* on Tuesday, May 23rd

Four Things to	Expand	Your	Healthspan
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9:00 - 9:55 a.m.

Dr. Bethany Kolb, Gynecologist and certified menopause provider

DOOR PRIZES/BATHROOM BREAI

Critical Junctures: Financial Wellness for Longevity $/$ Jose Sanchez
Achieving Mental Wellness As We Age / Kathleen Cameron-NCOA

10:05 - 10:35 a.m. CHOOSE ONE TO ATTEND

DOOR PRIZES/BATHROOM BREAK

Protecting Yourself from Medicare Scams, Fraud and Abuse / Kelley Dickerson Strength Training Essentials w/Silver Sneakers / Katy Molina 10:45 - 11:15 a.m. CHOOSE ONE TO ATTEND

DOOR PRIZES/BATHROOM BREAK

Boosting Mental Health Through Sharing Life Experiences Paige Kinucan, Program Manager, The Solutions Group

11:30 a.m - 12:10 p.m.

A Nourishment Story...How Food Shapes Our Day

12:10 - 12:50 p.m.

Ana Hernandez RD, Program Manager, The Solutions Group

THANK YOU AND WRAP UP

REGISTER HERE www.nmrhca.org/spring_2023_health_fair/

Upon registering, you will be prompted to share your life experience.

This is optional, but will enhance your health fair experience by sharing with others.

After registering you will receive a confirmation email with the link to join the event.

After attending, you will receive a goodie bag sent to the address you provide at registration.



SCAN ME

Questions? Visit NMRHCA website at www.nmrhca.org/spring 2023 health fair/, or email NMRHCA.wellness@phs.org

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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_	888-609-9763 rhca		

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Hours: Monday-Friday

8:00AM - 5:00PM